









**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**

**JHARIA**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR AND EMPLOYMENT**  
**GOVERNMENT OF INDIA**



## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumers Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Jharia centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri B. P. Guha, Research Officer, assisted by Shri M. Gangadharan, Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy

(i)

**Director.** My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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*Dated the 6th July, 1965.*

# TABLE OF CONTENTS

## PART I (FAMILY BUDGET)

		Page
<b>CHAPTER 1</b>	<b>SCOPE AND METHOD OF THE SURVEY .. .. .</b>	<b>1</b>
1.1	Family living study .. .. .	1
1.2	Description of the survey .. .. .	2
<b>CHAPTER 2</b>	<b>ECONOMIC BACKGROUND OF THE CENTRE .. .. .</b>	<b>6</b>
2.1	Introductory .. .. .	6
2.2	Working class areas .. .. .	6
2.3	Working class markets .. .. .	6
2.4	General characteristics of working class population—survey results ..	7
<b>CHAPTER 3</b>	<b>FAMILY CHARACTERISTICS .. .. .</b>	<b>11</b>
3.1	Introductory .. .. .	11
3.2	Age, sex and marital status .. .. .	11
3.3	Religion and size .. .. .	12
3.4	Language and size .. .. .	12
3.5	Literacy .. .. .	13
3.6	Births and deaths .. .. .	14
3.7	Distribution of family members by age, sex and activity status ..	15
3.8	Distribution of family members by age, sex and economic status ..	16
3.9	Family size, composition, economic status and earning strength by income .. .. .	18
<b>CHAPTER 4</b>	<b>FAMILY INCOME AND RECEIPTS .. .. .</b>	<b>25</b>
4.1	Concepts and definitions .. .. .	26
4.2	Average monthly income per family and per capita .. .. .	26
4.3	Income by category of earner .. .. .	27
4.4	Income and other receipts by components .. .. .	29
4.5	Income and other receipts by components and family size .. .. .	30
4.6	Income and other receipts by family composition .. .. .	31
<b>CHAPTER 5</b>	<b>FAMILY EXPENDITURE AND DISBURSEMENTS .. .. .</b>	<b>34</b>
5.1	Concepts and definitions .. .. .	34
5.2	Expenditure pattern .. .. .	35
5.3	Levels of expenditure by income and family type .. .. .	38
5.4	Expenditure by family income .. .. .	40
5.5	Expenditure by per capita income .. .. .	42
5.6	Food expenditure .. .. .	44
5.7	Proportion of families reporting expenditure on selected sub-groups ..	46
<b>CHAPTER 6</b>	<b>FOOD CONSUMPTION AND NUTRITION .. .. .</b>	<b>48</b>
6.1	Quantities of food consumed .. .. .	48
6.2	Analysis of nutritive contents .. .. .	52
<b>CHAPTER 7</b>	<b>BUDGETARY POSITION .. .. .</b>	<b>54</b>
7.1	Introductory .. .. .	54



CHAPTER		Page
7·2	Budgetary position by family income .. .. .	55
7·3	Budgetary position by family composition .. .. .	56
7·4	Distribution of families by income, expenditure and size .. .. .	56
PART II (LEVEL OF LIVING)		
CHAPTER 8	LEVEL OF <sup>3</sup> LIVING .. .. .	61
8·1	Concept of level of living .. .. .	61
8·2	Scope of Schedule 'B' .. .. .	62
CHAPTER 9	EDUCATIONAL INTERESTS .. .. .	63
9·1	General education .. .. .	63
CHAPTER 10	SICKNESS AND TREATMENT .. .. .	65
10·1	Introductory .. .. .	65
10·2	Treatment and consequences of sickness .. .. .	65
CHAPTER 11	HOUSING CONDITIONS .. .. .	67
11·1	Introductory .. .. .	67
11·2	Condition of building .. .. .	67
11·3	Condition of dwelling .. .. .	68
11·4	Distance of dwellings from important places .. .. .	69
CHAPTER 12	EMPLOYMENT, WORKING AND SERVICE CONDITIONS .. .. .	70
12·1	Introductory .. .. .	70
12·2	Employment pattern .. .. .	70
12·3	Condition of work-place .. .. .	71
12·4	Amenities provided .. .. .	72
12·5	Statutory rights and benefits .. .. .	72
12·6	Trade union membership .. .. .	74
12·7	Length of service .. .. .	75
12·8	Service conditions .. .. .	75
12·9	Social security benefits .. .. .	77
CHAPTER 13	SAVINGS, ASSETS AND INDEBTEDNESS .. .. .	78
13·1	Introductory .. .. .	78
13·2	Components of savings .. .. .	78
13·3	Extent of savings and assets .. .. .	79
13·4	Possession of durable articles and live-stock .. .. .	80
13·5	Extent of indebtedness .. .. .	80
13·6	Purpose of loans .. .. .	81
13·7	Sources and terms of loans .. .. .	82
CHAPTER 14	SOME IMPORTANT FINDINGS .. .. .	83
14·1	Family characteristics, income and expenditure .. .. .	83
14·2	Additional aspects of level of living .. .. .	84
APPENDIX I	.. .. .	85
APPENDIX II	.. .. .	86

**PART I**  
**(FAMILY BUDGET)**



## CHAPTER 1

### SCOPE AND METHOD OF THE SURVEY

#### 1.1. *Family living study*

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U. N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954\*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work ;
- (v) Employment situation ;

\*Report on International Definition and Measurement of Standards and Levels of Living, U.N., 1954.

- (vi) Aggregate consumption and savings ;
- (vii) Transportation ;
- (viii) Housing, including household facilities ;
- (ix) Clothing ;
- (x) Recreation and entertainment ;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Jharia, an attempt was made to cover many of the components given above. At the same time the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

## 1.2. *Description of the survey*

Jharia was one of the centres where an integrated scheme of family living surveys among industrial workers at 50\* important factory, mining and plantation centres was conducted during 1958-59. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Jharia centre presented in this Report.

### 1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers, consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

### 1.22 *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:—

- (i) generally related by blood and marriage or adoption;

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\*A list of 50 centres is given in Appendix I.

- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospitals. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951 as the case may be. The survey in Jharia, which was a mining centre, covered families deriving a major part of their income from manual employment in registered mines only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand; jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of the preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Jharia centre and the list of registered mines in Jharia for the year 1956 covering 363 mines in all, was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size originally fixed for the survey at Jharia was 960 families to be canvassed for Schedule 'A' and 240 families to be canvassed for Schedule 'B'. The number of Schedules finally collected and tabulated was 959 Schedule 'A' and 240 Schedule 'B'. The difference between the number of sampled families originally fixed and the

number of families finally covered in respect of Schedule 'A' was due to exclusion at the tabulation stage of one of the surveyed families not belonging to working class or rejection of the Schedule because of unsatisfactory data.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the Schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected. Since the mines were spread over a large area, these were first of all marked off into 8 compact regions, each region containing a sizeable number of mines in such a way that distance between the mines within a region was not too much. Within each region the mines were clustered into groups of 3 mines each in such a way that the number of workers in each cluster was nearly equal and each cluster contained one large and two small mines. All the clusters in the centre were then arranged in increasing order of the number of workers employed and 4 independent pps\* systematic samples of 12 clusters each were drawn, size being the number of workers. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random process. The ultimate sampling unit, a working class family was approached through the pay-rolls of the establishments. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

#### 1.24. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Jharia centre was July, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

#### 1.25. *Method of survey*

The 'Interview Method' was followed for the collection of data as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

#### 1.26. *Collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of the National Sample Survey, who were entrusted with the field work. Because of the

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\*pps: probability proportional to size.

lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete Schedule 'A' (relating to income and expenditure). The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.



## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1. *Introductory*

The Jharia coal-field are situated in the District of Dhanbad of Bihar State is the most important coal producing area in India. Although the first published reference to the mining of coal in India dates back to the year 1774, it is only in the second quarter of the 19th century that actual mining operation started. Up to the end of the 19th century, the Ranigunj field of Bengal was the most important producer but the importance of the Jharia field started becoming increasingly apparent after that and with the development of additional railway facilities the output of the Jharia field grew rapidly and by 1906 exceeded that of the Ranigunj field. The increasing demand for coal with the setting up of the Tata Iron and Steel Co. Ltd. at Jamshedpur in 1911 and the outbreak of the first world war in 1914 gave further impetus to the coal industry and particularly the Jharia field. Since then the Jharia coal-field enjoys the dominant position in the production of coal in India. It covers an area of about 450 square kilometres which includes the Jharia Revenue Thana and Police Station. There were about 363 working mines in the whole coal-field employing roughly a little over one and a quarter lakh employees.

#### 2.2. *Working class areas*

The working class population in Jharia coal-field area is reported to be not concentrated in any particular area. They are mostly scattered throughout the coal-field area in the houses/quarters provided to them near the work-places. However, mention may be made of some areas where some concentration of the working class population is found. These are given below :

- (i) Jharia,
- (ii) Karkend,
- (iii) Katras, and
- (iv) Kendua.

#### 2.3. *Working class markets*

The markets patronised predominantly by the working class population in Jharia are :

1. Jharia,
2. Lodna,
3. Kendua, and
4. Katras.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Jharia centre.

## 2.4. General characteristics of working class population—survey results

### 2.41. Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Jharia was about 1.07 lakhs. The estimated number of employees in these families was about 1.31 lakhs. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given :

TABLE 2.1

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of emp- loyees	Average monthly income per employee from paid employment	Number of emp- loyees (un- estimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Mining of coal	85.83	13.87	0.30	100.00	1,30,419	93.65	1,375
Rest ..	76.53	..	23.42	100.00	615	43.53	9
All ..	85.78	13.81	0.41	100.00	1,31,034	93.41	1,384
Number of employees (unostimated)*	1,108	269	7	1,384	..	..	..

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as 'estimated figures'.

Almost all the employees were employed in the coal mining industry. Women employees constituted about 14 per cent. of the total. The proportion of children (upto the age of 14 years) was quite small. The average monthly income per employee was Rs. 93.41.

### 2.42. Occupations

Table 2.2 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

The modal family income class was, Rs. 60 to less than Rs. 90. About 12 per cent. of the families had income of Rs. 150 or more.

### 2.45. Family size

The average size of the family was 2.94 persons. The estimated distribution of families in the different size groups is given in table 2.5.

**TABLE 2-5**

### *Distribution of families by size*

Family size (number of members)	Percentage of families to total
1	2
One .. .. .	42.53
Two and three .. .. .	21.37
Four and five .. .. .	21.24
Six and seven .. .. .	10.62
Above seven .. .. .	4.24
Total ..	100.00

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1. *Introductory*

Some general details of the working class population in Jharia have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Jharia, as revealed by the survey, is presented below.

#### 3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of mem- bers (unes- timated)	Age (years)								Total	Percent- age dis- tribu- tion of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
<i>Men</i>											
Unmarried	..	667	31.01	54.29	14.17	0.53	..	..	..	100.00	20.70
Married	..	1,134	..	1.83	55.92	38.17	2.56	1.25	0.27	100.00	37.00
Widowed	..	73	..	2.44	27.81	29.82	12.80	13.65	13.48	100.00	2.41
Divorced	..	..	..	..	..	..	..	..	..	..	..
Separated	..	1	..	..	..	100.00	..	..	..	100.00	0.03
Sub-total	..	1,875	10.71	19.92	40.35	24.91	2.09	1.32	0.70	100.00	60.14
<i>Women</i>											
Unmarried	..	467	39.23	59.29	1.48	..	..	..	..	100.00	14.23
Married	..	720	0.21	9.18	62.31	26.47	1.30	0.19	0.34	100.00	21.56
Widowed	..	120	..	..	18.21	42.50	8.16	18.11	13.02	100.00	3.91
Divorced	..	..	..	..	..	..	..	..	..	..	..
Separated	..	6	..	..	71.77	28.23	..	..	..	100.00	0.16
Sub-total	..	1,313	14.11	26.13	36.31	18.60	1.51	1.88	1.46	100.00	39.86
Total	..	3,188	12.07	22.39	38.74	22.39	1.86	1.54	1.01	100.00	100.00
Number of mem- bers (unestimated)			382	723	1,244	696	61	51	31	3,188	

Taking all the members living with the families at the centre, about 60 per cent. were men and 40 per cent. women. Children of 14 years of age or below constituted about 34 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age-group 15 to 54, about 64 per cent. were men and 36 per cent. women. In this age-group, among men roughly 8 per cent. were unmarried, 89 per cent. married and the rest widowed and separated. Among women in the same age-group, roughly 1 per cent. were unmarried, 87 per cent. married, 11 per cent. widowed and the remaining 1 per cent. were separated.

### 3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2  
*Percentage distribution of families by religion and size*

Size of family					Religion			
					Hinduism	Islam	Rest	All
1					2	3	4	5
One	..	..	..	..	42.72	41.73	22.92	42.53
Two and three	..	..	..	..	22.00	15.45	..	21.37
Four and five	..	..	..	..	21.11	20.23	60.36	21.24
Six and seven	..	..	..	..	9.83	19.10	16.72	10.62
Above seven	..	..	..	..	4.34	3.49	..	4.24
Total				..	100.00	100.00	100.00	100.00
Percentage of families to total				..	91.43	8.04	0.53	100.00
Average size of the families				..	2.91	3.28	4.25	2.94
Average number of children per family				..	0.99	1.32	1.27	1.01

### 3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

*Percentage distribution of families by mother-tongue and size*

Size of family			Mother-tongue				All
			Bengali	Hindi	Urdu	Rest	
1			2	3	4	5	6
One .. ..	..	..	37.78	43.41	34.44	40.04	42.53
Two and three .. ..	..	..	18.71	22.01	17.54	18.13	21.37
Four and five .. ..	..	..	29.11	20.17	18.59	27.47	21.24
Six and seven .. ..	..	..	10.62	10.34	22.77	7.73	10.62
Above seven .. ..	..	..	3.78	4.07	6.66	5.73	4.24
Total ..	..	..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	..	..	7.28	82.74	3.41	6.57	100.00
Average size of the families ..	..	..	3.32	2.86	3.26	3.34	2.94
Average number of children per family			1.13	0.98	1.58	1.06	1.01

Hindi-speaking families formed about 83 per cent. of the total, Bengali-speaking about 7 per cent., Urdu-speaking about 3 per cent. and the remaining 7 per cent. of the families spoke other languages.

### 3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly income classes by age group and levels of literacy*

Age group and educational standard		Monthly family income class (Rs.)							All
		* <30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	
1		2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>									
Below primary ..	..	..	..	2.37	..	..	..	..	0.81
No education ..	..	100.00	100.00	97.63	100.00	100.00	100.00	100.00	99.19
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>									
Illiterate ..	..	100.00	93.07	92.83	90.34	84.91	82.90	81.93	88.86
Below primary ..	..	..	2.77	5.50	5.91	10.22	8.77	9.44	6.95
Primary ..	..	..	3.02	1.37	2.37	3.07	6.30	3.06	2.81
Middle ..	..	..	1.14	0.30	1.19	1.73	1.72	4.52	1.22
Matriculate ..	..	..	..	..	0.19	0.07	0.31	1.0	0.16
Others ..	..	..	..	..	..	..	..	..	..
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

\*The sign '<' in this and subsequent tables denotes 'less than'.

A large majority of children aged less than 5 years had received no education. Among members aged 5 years and above, a large majority were illiterate. The percentage of illiterate members seemed to decline with higher income classes. The percentage of members having middle or higher standard of education was by and large higher in higher income classes.

### 3.6. Births and deaths

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented in tables 3.5 and 3.6.

TABLE 3.5

*Total number of births during the year by (i) type of birth (ii) age of mother and (iii) sex of child*

Item								Total number of births
<b>(i) Type of birth</b>								
Abortion	..	..	..	..	..	..	..	83
Still-birth	..	..	..	..	..	..	..	463
Live-birth	..	..	..	..	..	..	..	6,872
Total births								7,418
<b>(ii) Age of mother</b>								
Live-births per 100 members	..	..	..	..	..	..	..	2.33
<b>(ii) Age of mother</b>								
Below 15 years	..	..	..	..	..	..	..	..
15—24 years	..	..	..	..	..	..	..	2,939
25—34 years	..	..	..	..	..	..	..	3,281
35—44 years	..	..	..	..	..	..	..	1,133
45 and above	..	..	..	..	..	..	..	65
Total								7,418
<b>(iii) Sex of child*</b>								
Male	..	..	..	..	..	..	..	3,458
Female	..	..	..	..	..	..	..	3,414

\* Only live-births are considered.

TABLE 3·6

*Total number of deaths during the year by (i) sex (ii) age and (iii) cause of death*

Item									Total number of deaths
1									2
<b>(i) Sex</b>									
Male	..	..	..	..	..	..	..	..	884
Female	..	..	..	..	..	..	..	..	1,391
Total									2,275
<b>(ii) Age</b>									
Below 15 years	..	..	..	..	..	..	..	..	941
15—34 years	..	..	..	..	..	..	..	..	570
35—54 years	..	..	..	..	..	..	..	..	129
55—64 years	..	..	..	..	..	..	..	..	145
65 and above	..	..	..	..	..	..	..	..	490
Total									2,275
<b>(iii) Cause of death</b>									
Group* — (a)	..	..	..	..	..	..	..	..	310
„ — (b)	..	..	..	..	..	..	..	..	158
„ — (c)	..	..	..	..	..	..	..	..	..
„ — (d)	..	..	..	..	..	..	..	..	..
„ — (e)	..	..	..	..	..	..	..	..	102
„ — (f)	..	..	..	..	..	..	..	..	317
„ — (g)	..	..	..	..	..	..	..	..	..
„ — (h)	..	..	..	..	..	..	..	..	1,388
Total deaths									2,275
Total deaths per 100 members									0·72

\*Group (a) fevers; (b) small pox, plague, cholera; (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deformity; (d) complication of child birth; (e) industrial accidents, snake bite, suicide, non-industrial accidents; (f) old age; (g) other causes diagnosed; and (h) other causes undiagnosed.

Total live-births per 100 members worked out to 2·33 in a year and total deaths per 100 members came to 0·72 in a year taking all the families into account, i.e., both single-member families and multi-member families.

### 3·7. Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.



For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3·7.

TABLE 3·7

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Age (years)								Total	Percentage distribution of all members
	Number of members (unestimated)	Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer ..	2	..	..	100·00	..	..	..	..	100·00	0·08
Employee ..	1,110	..	0·08	57·72	30·35	1·73	0·89	0·23	100·00	35·68
Apprentice ..	16	..	..	50·99	20·27	28·74	..	..	100·00	0·56
Self-employed ..	16	..	..	50·99	20·27	28·74	..	..	100·00	0·56
Unpaid family labour ..	8	..	26·73	27·72	45·55	..	..	..	100·00	0·20
Unemployed ..	23	..	4·60	75·11	15·79	..	4·50	..	100·00	0·71
Not in labour force ..	716	28·03	51·85	11·89	2·70	2·09	1·94	1·50	100·00	22·91
Sub-total ..	1,875	10·71	19·92	40·35	24·91	2·09	1·32	0·70	100·00	60·14
<i>Female</i>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	272	..	1·26	56·45	39·63	2·19	0·27	0·20	100·00	5·77
Apprentice ..	2	..	52·77	..	47·23	..	..	..	100·00	0·09
Self-employed ..	1	..	..	100·00	..	..	..	..	100·00	0·04
Unpaid family labour ..	3	..	..	25·79	74·21	..	..	..	100·00	0·16
Unemployed ..	4	..	..	70·71	29·29	..	..	..	100·00	0·14
Not in labour force ..	1,031	16·71	30·58	32·77	14·65	1·41	2·18	1·70	100·00	33·66
Sub-total ..	1,313	14·11	26·13	36·31	18·60	1·51	1·88	1·46	100·00	39·86
Total ..	3,188	12·07	22·39	38·74	22·39	1·86	1·54	1·01	100·00	100·00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Jharia comprising families which derived a major part of their income from employment in registered mines. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 43 per cent. consisting of gainfully occupied persons (about 42 per cent.) and unemployed persons (about 1 per cent.).

*3·8. Distribution of family members by age, sex and economic status*

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose

income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3·8

*Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male ..	1,124	..	0·07	57·52	39·28	1·95	0·96	0·22	100·00	36·31
Female ..	266	..	1·28	55·67	40·56	2·22	0·27	..	100·00	5·69
Sub-total ..	1,390	..	0·24	57·27	39·45	1·98	0·87	0·19	100·00	42·00
<i>Earning dependants</i>										
Male ..	23	..	4·25	60·92	22·63	12·20	..	..	100·00	0·59
Female ..	11	..	..	49·69	46·43	..	..	3·88	100·00	0·29
Sub-total ..	34	..	2·83	57·15	30·59	8·13	..	1·30	100·00	0·88
<i>Non-earning dependants</i>										
Male ..	728	27·62	51·30	13·12	2·51	2·06	1·91	1·48	100·00	23·24
Female ..	1,036	16·60	30·53	32·95	14·68	1·40	2·16	1·68	100·00	33·88
Sub-total ..	1,764	21·08	38·99	24·88	9·72	1·67	2·06	1·60	100·00	57·12
Total ..	3,188	12·07	22·39	38·74	22·39	1·86	1·54	1·01	100·00	100·00
Number of members (unestimated) ..	..	382	723	1,244	696	61	51	31	3,188	..

Earners and earning dependants constituted 43 per cent. of the total 37 per cent. being males and the remaining 6 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years, though a small proportion of children also came in this category. The non-earning dependants, who consisted mainly of children and women doing household work, accounted for 57 per cent.

### 3.9. Family size, composition, economic status and earning strength by income

#### 3.9.1. Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size classes. It may be pointed out here that the lowest income class accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this class in the analysis of this table and subsequent tables. The two-way distribution of families by income and size is given in table 3.9.

TABLE 3.9

*Percentage distribution of families by family income and family size*

Family size	Monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
One .. ..	47.72	69.69	58.91	37.24	11.33	4.74	6.87	42.53
Two and three ..	22.83	17.28	18.53	21.76	28.41	28.82	18.89	21.37
Four and five ..	29.45	13.03	15.52	28.32	28.95	25.97	24.27	21.24
Six and seven ..	..	..	5.17	9.92	23.83	25.02	32.42	10.62
Above seven ..	..	..	1.87	2.76	7.48	15.45	17.55	4.24
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.59	7.95	43.92	23.82	11.95	9.23	2.54	100.00
Number of families (unestimated) ..	5	64	349	218	138	135	50	959

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a large percentage of large-sized families.

The composition of families by the economic status of members is given in table 3.10.

TABLE 3-10

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male ..	0.77	0.88	0.96	1.02	1.19	1.54	1.76	1.07
Adult female ..	0.31	0.13	0.09	0.16	0.27	0.33	0.58	0.17
Children male ..	..	..	..	..	..	0.01	..	0.00
Children female ..	0.08	..	..	..	..	0.01	..	0.00
All earners ..	1.16	1.01	1.05	1.18	1.46	1.89	2.34	1.24
<i>Earning dependants</i>								
Adult male ..	..	..	..	0.01	0.06	0.06	0.01	0.02
Adult female ..	..	..	0.01	0.01	0.02	0.01	..	0.01
Children male ..	..	..	..	..	0.01	..	..	0.00
Children female ..	..	..	..	..	..	..	..	..
All earning dependants ..	..	..	0.01	0.02	0.09	0.07	0.01	0.03
<i>Non-earning dependants</i>								
Adult male ..	0.22	0.07	0.10	0.15	0.25	0.25	0.17	0.14
Adult female ..	0.22	0.23	0.39	0.55	0.81	0.86	1.04	0.52
Children male ..	0.22	0.22	0.39	0.59	0.75	1.00	1.18	0.54
Children female ..	0.31	0.18	0.26	0.55	0.94	0.79	0.82	0.47
All non-earning dependants ..	0.97	0.70	1.14	1.84	2.75	2.90	3.21	1.67
<i>Total</i>								
Adult male ..	0.99	0.95	1.06	1.18	1.50	1.85	1.94	1.23
Adult female ..	0.53	0.36	0.49	0.72	1.10	1.20	1.62	0.70
Children male ..	0.22	0.22	0.39	0.59	0.76	1.01	1.18	0.54
Children female ..	0.39	0.18	0.26	0.55	0.94	0.80	0.82	0.47
All members ..	2.13	1.71	2.20	3.04	4.30	4.86	5.56	2.94
<i>Number of members (unestimated)</i>								
..	12	109	786	705	614	660	302	3,188

The average number of members per family was 2·94. Of these, 1·24 were earners, 0·03 earning dependants and 1·67 non-earning dependants. Starting with the income class 'Rs. 60 to less than Rs. 90' the proportion of earners to the total members decreased with an increase in the level of income upto the income class 'Rs. 120 to less than Rs. 150' and showed a tendency to increase thereafter.

More light on the variation in the earning strength with family income is thrown by table 3·11 which gives the distribution of families by earning strength and income.

TABLE 3·11  
*Percentage distribution of families by earning strength*

Earning strength	Monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner ..	92·11	99·11	94·96	79·72	52·91	22·57	34·62	78·33
One earner and one or more earning dependants ..	..	..	1·09	2·16	4·53	2·66	..	1·79
Two earners ..	..	0·89	3·68	17·37	37·18	58·38	21·94	16·26
Two earners and one or more earning dependants ..	..	..	..	0·20	1·54	3·93	..	0·60
Three earners ..	7·89	..	0·27	0·55	2·87	10·99	23·93	2·27
Three earners and one or more earning dependants ..	..	..	..	..	0·30	..	1·44	0·07
More than three earners with or without earning dependants ..	..	..	..	..	0·67	1·47	18·07	0·68
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00

Taking all families, those having one earner were in a large majority, being 78 per cent. of the total. The percentage of families having more than two earners was rather small (4 per cent. of the total).

Table 3·12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered mine.

TABLE 3-12

*Percentage distribution of families by earning strength and relationship with the main earner*

Family earning strength by relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)							Total	Percentage distribution of all families
		< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self ..	615	0.69	10.05	53.06	24.24	8.18	2.66	1.12	100.00	78.33
Self and wife or husband ..	121	..	..	14.86	35.89	27.86	19.07	2.32	100.00	8.31
Self and one or more children ..	55	..	1.85	8.05	21.00	30.14	31.48	7.48	100.00	3.85
Self, wife or husband and one or more children ..	21	..	..	..	15.93	20.34	43.95	19.78	100.00	0.83
Self and one or more other family members ..	117	..	..	8.92	11.05	24.31	47.16	7.96	100.00	7.42
Self, wife or husband and one or more other family members ..	20	5.28	..	..	..	25.56	38.60	30.50	100.00	0.88
Self, one or more children and one or more other family members ..	5	..	..	..	26.24	..	16.61	57.15	100.00	0.18
Self, wife or husband, one or more children and one or more other family members ..	5	..	..	..	..	13.76	58.37	27.87	100.00	0.20
All families ..	959	0.59	7.95	43.92	23.82	11.95	9.23	2.54	100.00	100.00
Number of families (unestimated) ..	..	5	64	349	218	138	135	50	959	..

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3-13 gives the number of dependants per 100 families by their relationship with the main earner by monthly income. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3-10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.13

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	21.56	14.40	31.51	44.02	48.48	37.30	47.69	36.07
Son or daughter ..	44.39	34.67	59.02	110.87	142.62	125.22	152.64	87.96
Father, mother, uncle, aunt ..	21.56	8.16	9.23	12.32	21.26	26.49	19.36	13.26
Brother, sister, cousin ..	7.89	0.42	5.85	7.09	23.13	35.13	34.77	11.73
Nephew, niece ..	..	..	3.75	0.65	7.53	25.74	20.49	5.61
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	1.19	2.19	1.00	8.37	17.28	4.61	4.02
Son-in-law, daughter-in-law ..	..	1.50	0.97	5.46	9.71	10.99	19.44	4.53
Grand children ..	..	1.50	0.70	2.90	13.64	10.60	18.94	4.23
Others ..	..	1.79	0.54	0.53	0.88	1.09	4.05	0.81
Total ..	95.40	69.63	113.76	184.84	275.62	289.84	321.99	168.22*
<i>Living away from family</i>								
Wife or husband ..	..	43.18	31.64	23.51	13.85	12.47	9.04	25.94
Son or daughter ..	..	65.61	57.33	50.98	23.36	18.91	10.23	47.28
Father, mother, uncle and aunt ..	24.20	19.54	13.14	13.65	16.01	7.42	23.28	13.91
Brother, sister, cousin ..	..	12.68	7.01	4.30	6.34	4.93	6.69	6.49
Nephew, niece ..	..	1.67	1.03	..	4.23	1.03	9.82	1.44
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	3.77	1.55	0.29	..	1.26	..	1.16
Son-in-law, daughter-in-law ..	..	1.81	0.61	1.75	3.42	2.84	..	1.50
Grand children ..	..	..	..	0.64	0.63	0.82	..	0.30
Others ..	..	..	..	1.05	..	..	..	0.25
Total ..	24.20	148.26	112.31	96.17	67.84	49.68	59.06	98.27
<i>Dependent units</i>								
Number of dependent units living away per 100 families ..	31.41	18.01	31.24	20.02	16.54	20.38	19.04	24.42

\*The difference between this figure while taken per family and the one given in table 3.10 (All non-earning dependants, column no. 9) is due to rounding off.

Although the number of dependants living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3·14 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3·14

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							Rest	All
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and children	Hus- band, wife, child- ren and other mem- bers	Un- married earner and other mem- bers			
1	2	3	4	5	6	7	8	9	
Below 60 ..	..	27·67	12·87	1·73	3·03	1·67	..	11·55	8·54
60—<120 ..	..	72·33	82·24	80·19	69·92	44·06	70·13	39·67	67·74
120 and above ..	..	..	4·89	18·08	27·05	54·27	29·87	48·78	23·72
Total ..	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of fami- lies to total ..	..	2·34	40·19	5·50	23·46	12·83	1·02	14·66	100·00
Number of families (unestimated) ..	..	18	307	55	237	154	10	178	959

Table 3·15 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) in three broad income classes,



TABLE 3-15

*Percentage distribution of families by family composition in terms of adults/children and by income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	13.68	21.04	2.51	7.87	8.15	..	12.19	7.47	2.21	..	8.54
60--<120	81.70	67.10	58.22	74.71	68.35	63.84	28.46	66.21	49.38	35.57	67.74
120 and above	4.62	11.86	39.27	17.42	23.50	36.16	59.35	26.32	48.41	64.43	23.72
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percent- age of families to total	42.53	2.73	9.30	7.73	8.50	7.64	2.05	2.87	6.41	10.24	100.00
Number of families (unesti- mated)	325	25	106	69	87	76	32	32	70	137	959

The common types of families were 2 adults with or without children and 1 adult. Comparing the distribution by income classes it will be seen that the proportion of larger families was generally high in higher income brackets.

### 3.92. Analysis by per capita income

Per capita income of families allows for variation in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3-16 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3-16

*Percentage distribution of families by per capita income and family size*

Size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One .. ..	..	..	..	..	2.27	2.07	14.27	67.23	90.68	42.53
Two and three ..	..	..	6.27	9.04	14.56	37.20	65.38	29.23	8.95	21.37
Four and five ..	100.00	24.67	24.95	49.25	55.37	41.79	16.55	3.26	0.37	21.24
Six and seven ..	..	20.38	45.86	28.06	23.02	16.58	3.13	..	..	10.62
Above seven ..	..	54.95	22.92	13.55	4.78	2.36	0.67	0.28	..	4.24
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	0.13	1.47	4.60	10.24	12.33	12.79	11.95	7.99	38.50	100.00
Number of families (unestimated) ..	1	11	41	96	124	152	134	79	321	959

It will be seen that a comparatively large percentage of families with higher per capita income were small-sized families and conversely, a larger percentage of large-sized families were in the low per capita income classes.

Table 3-17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3-17

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners .. ..	1.00	1.06	1.14	1.27	1.31	1.55	1.36	1.21	1.09	1.24
Earning dependants ..	..	0.09	0.09	0.05	0.06	0.03	0.01	0.02	..	0.03
Non-earning dependants ..	3.00	6.28	4.99	4.14	3.33	2.67	1.26	0.26	0.02	1.67
All members ..	4.00	7.43	6.22	5.46	4.70	4.25	2.63	1.49	1.11	2.94

Except in the lowest per capita income class which accounted for only 0.13 per cent. of the families, the proportion of earners to the total members in the family increased with increase in the per capita income. The earning dependants constituted a small (1.02 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1. Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2. Average monthly income per family and per capita

The average monthly income per family was Rs. 100.63 and average per capita income Rs. 34.22. The average monthly income per family and per capita according to different family income classes is given below:—

TABLE 4.1  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	20.98	50.42	78.90	100.51	130.67	170.86	254.98	100.63
Average per capita..	9.93	29.62	35.79	32.88	30.90	35.03	45.73	34.22
<i>Percentage of families</i>								
to total	0.59	7.95	43.92	23.82	11.95	9.23	2.54	100.00

The average monthly income per family varied from Rs. 20·98 in the lowest income class to Rs. 254·98 in the highest income class. The average per capita income showed less variation in the different family income classes, leaving out the lowest and the highest two classes.

#### 4.3. Income by category of earner

Table 4·2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4·2

*Average monthly income per family by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	12·55	45·17	71·83	90·25	107·49	134·43	200·97	87·09
Self-employment ..	..	(—)2·35	0·13	0·44	4·24	5·64	4·60	1·12
Other sources ..	1·08	1·75	1·59	2·34	3·48	3·75	5·74	2·30
Sub-total: by men ..	13·63	44·57	73·55	93·03	115·21	143·82	211·31	90·51
<i>Women</i>								
Paid employment ..	6·96	5·45	4·93	7·22	14·54	20·36	43·35	9·10
Self-employment ..	..	..	0·19	..	0·20	..	..	0·11
Other sources ..	..	0·40	0·23	0·03	0·03	0·15	0·32	0·17
Sub-total: by women	6·96	5·85	5·35	7·25	14·77	20·51	43·67	9·38
<i>Children</i>								
Paid employment ..	0·39	..	..	0·20	..	1·43	..	0·18
Self-employment ..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..
Sub-total: by children	0·39	..	..	0·20	..	1·43	..	0·18
<i>Family</i>								
Paid employment ..	..	..	..	0·03	0·03	4·31	..	0·48
Self-employment ..	..	..	..	..	0·06	0·79	..	0·08
Other sources ..	..	..	..	..	..	..	..	..
Sub-total: by family	..	..	..	0·03	0·69	5·10	..	0·56
<i>Total</i>								
Paid employment ..	19·90	50·62	76·76	97·67	122·03	156·22	244·32	96·37
Self-employment ..	..	(—)2·35	0·32	0·47	5·07	9·95	4·60	1·71
Other sources ..	1·08	2·15	1·82	2·37	3·57	4·69	6·06	2·55
Total income ..	20·98	50·42	78·90	100·51	130·67	170·86	254·98	100·03
Percentage of families to total ..	0·50	7·95	43·92	23·82	11·95	9·23	2·54	100·00

Table 4-3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

*Average monthly income per family by category of earner, source and monthly per capita income classes*

The average monthly income per family increased from Rs. 69·51 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 125·25 in the per capita income class 'Rs. 25 to less than Rs. 35', thereafter decreased to 'Rs. 84·44 in the per capita income class Rs. 50 to less than Rs. 65' and again increased to Rs. 96·43 in the highest per capita income class.

#### 4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

#### Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances ..	14.88	44.46	70.14	83.94	99.42	139.38	189.85	84.03
Bonus and commissions ..	..	0.71	0.33	5.60	14.00	5.62	29.75	4.49
Concessions ..	4.02	5.39	5.93	7.71	7.23	8.65	11.30	6.84
Rest ..	1.00	0.06	0.36	0.42	1.28	2.57	13.42	1.01
Sub-total : paid employment ..	19.90	50.62	76.76	97.67	122.03	156.22	244.32	96.37
<i>Self-employment</i>								
Agriculture ..	.. (—)1.95	0.05	0.32	2.78	6.73	1.53	0.93	0.93
Animal husbandry ..	.. ..	0.09	(—)0.13	1.68	2.72	0.78	0.48	0.48
Trade ..	.. (—)0.37	..	0.04	0.43	0.40	2.29	0.13	0.13
Rest ..	.. (—)0.03	0.18	0.24	0.18	0.10	..	0.17	0.17
Sub-total : self-employment ..	.. (—)2.35	0.32	0.47	5.07	9.95	4.60	1.71	1.71
<i>Other income</i>								
Rent ..	..	0.58	0.90	1.28	1.68	3.20	2.06	1.29
Rest ..	1.08	1.57	0.92	1.09	1.89	1.49	4.00	1.26
Sub-total : other income ..	1.08	2.15	1.82	2.37	3.57	4.69	6.06	2.55
Total income ..	20.98	50.42	78.90	100.51	130.67	170.86	254.98	100.63
<i>Other receipts</i>								
Sale of assets other than shares, etc.	..	..	..	..	0.29	..	7.66	0.22
Credit purchase ..	1.18	4.58	2.62	2.54	3.42	3.78	2.00	2.77
Loan taken ..	21.56	6.45	4.08	6.15	7.10	6.52	5.24	5.34
Rest ..	2.37	4.34	2.77	5.43	4.83	9.66	7.65	4.34
Sub-total : other receipts ..	25.11	15.37	9.47	14.12	15.64	19.96	22.55	12.67
Total receipts ..	46.09	65.79	88.37	114.63	146.31	190.82	277.53	113.30
Percentage of families to total ..	0.59	7.95	43.92	23.82	11.95	9.23	2.54	100.00

A major portion (about 84 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income decreased at successive income levels; the only exception being the income class 'below Rs. 30' and 'Rs. 150 to less than Rs. 210'.

Income from bonus and commission was Rs. 4.49 or about 4 per cent. and that from "concessions" and "rest" comprising overtime earnings, etc., was Rs. 6.84 or 7 per cent. and Rs. 1.01 or 1 per cent. respectively. Families in the lowest income class did not receive any bonus or commission.

Income from self-employment and other sources was comparatively low being Rs. 1.71 and Rs. 2.55 respectively.

'Other receipts', obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, credit purchases, loans taken, etc. These capital receipts amounted to Rs. 12.67 or about 13 per cent. of the total income taking all the families together. Families in the lowest income class depended considerably on these receipts. The percentage of 'other receipts' to the total monthly income showed a downward trend as the level of income increased excepting the income class of 'Rs. 90 to less than Rs. 120.'

#### 4.5. Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

#### *Average monthly income and other receipts by components and family size*

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	70.26	95.71	82.72	86.52	91.72	98.63	117.69	118.39	84.03
Bonus and commission ..	3.53	2.71	6.01	3.72	7.68	7.02	8.35	3.30	4.49
Overtime earnings ..	0.12	0.09	0.37	0.47	..	0.15	0.74	..	0.22
Other earnings ..	1.17	0.28	0.28	0.54	0.60	0.46	..	1.89	0.79
Concession ..	6.07	6.81	7.70	7.51	8.05	7.94	6.88	6.37	6.81
<b>Total</b> ..	<b>81.15</b>	<b>105.60</b>	<b>97.28</b>	<b>98.76</b>	<b>108.05</b>	<b>114.20</b>	<b>133.66</b>	<b>129.95</b>	<b>96.37</b>
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	..	..	..	..	..	..	..
Agriculture ..	(—)0.21	..	0.94	0.31	1.68	3.66	4.91	7.08	0.92
Animal husbandry ..	0.02	0.19	0.09	0.46	2.52	0.15	2.70	1.18	0.48
Trade ..	..	..	..	(—)0.15	0.60	0.61	..	1.41	0.13
Profession ..	..	..	0.28	0.08	0.12	0.15	..	..	0.06
Others ..	..	..	..	0.23	0.24	0.31	0.74	0.24	0.11
<b>Total</b> ..	<b>(—)0.19</b>	<b>0.19</b>	<b>1.51</b>	<b>0.93</b>	<b>5.16</b>	<b>4.88</b>	<b>8.35</b>	<b>9.91</b>	<b>1.71</b>

TABLE 4.5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other income</i>									
Net rent from land ..	..	..	..	..	0.12	..	..	..	0.01
Net rent from house ..	0.14	0.37	1.22	1.94	2.40	1.98	4.91	6.37	1.28
Net rent-others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	..	..
Cash assistance ..	..	..	0.66	..	1.44	..	..	..	0.19
Gifts, concession ..	0.96	0.93	1.03	1.08	1.20	0.92	1.23	2.36	1.07
Interest and dividends ..	..	..	..	..	..	..	..	..	..
Chance games and lotteries ..	..	..	..	..	..	..	..	..	..
<b>Total</b> ..	<b>1.10</b>	<b>1.30</b>	<b>2.91</b>	<b>3.02</b>	<b>5.16</b>	<b>2.90</b>	<b>6.14</b>	<b>8.73</b>	<b>2.55</b>
<b>Total income</b> ..	<b>82.06</b>	<b>107.09</b>	<b>101.50</b>	<b>102.71</b>	<b>118.37</b>	<b>121.98</b>	<b>148.15</b>	<b>148.59</b>	<b>100.63</b>
<i>Other gross receipts</i>									
Sale of shares and securities ..	..	..	..	..	..	..	..	..	..
Withdrawal of savings ..	3.18	5.04	7.04	3.18	2.16	1.68	16.22	4.72	4.33
Sale of other assets ..	..	..	..	..	..	..	4.67	0.71	0.22
Credit purchase ..	1.01	1.40	2.25	4.64	3.96	4.43	3.93	13.44	2.77
Loan taken ..	3.55	4.66	4.04	4.34	7.56	9.62	10.81	15.09	5.34
Rest ..	..	..	..	..	0.12	..	..	..	0.01
<b>Total</b> ..	<b>8.04</b>	<b>11.10</b>	<b>13.33</b>	<b>12.16</b>	<b>13.80</b>	<b>15.73</b>	<b>35.63</b>	<b>33.96</b>	<b>12.67</b>
<b>Total receipts</b> ..	<b>90.10</b>	<b>118.19</b>	<b>114.83</b>	<b>114.87</b>	<b>132.17</b>	<b>137.71</b>	<b>183.78</b>	<b>182.55</b>	<b>113.30</b>

The average income per family gradually increased from Rs. 82.06 in case of single-member families to Rs. 148.59 in case of families having over 7 members excepting that there was a small decline in the average income of 3 member and 4 member families as compared to 2 member families.

Income from paid employment constituted about 96 per cent. of the total income. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment fluctuated in the different size classes without showing any clear cut trend. It was high in case of large-sized families. The percentage of income from 'other sources', e.g., rent, cash assistance, etc. fluctuated in different size classes.

#### 4.6. *Income and other receipts by family composition*

##### 4.61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.



TABLE 4·6

*Average monthly receipts by family composition in terms of relationship with the main earner*

(In Rupees)

Item	Family composition (in terms of relationship with main earner)							Rest	All
	Unmarri- ed earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and children	Hus- band, wife, children and oth- er mem- bers	Unmarri- ed earner and other members			
1	2	3	4	5	6	7	8	9	
Income .. ..	71·09	82·72	95·58	104·20	137·89	113·06	117·58	100·63	
Other receipts ..	8·26	8·03	7·29	12·27	27·08	10·60	16·45	12·67	
<b>Total</b> ..	<b>79·35</b>	<b>90·75</b>	<b>102·87</b>	<b>116·47</b>	<b>164·97</b>	<b>123·66</b>	<b>134·03</b>	<b>113·30</b>	
Percentage of fami- lies to total ..	2·34	40·19	5·50	23·46	12·83	1·02	14·66	100·00	

The average monthly receipts per family amounted to Rs. 113·30. The major portion (Rs. 100·63) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 12·67 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

The average monthly income of the families consisting of husband, wife, children and other members, unmarried earner and other members, husband, wife and children and for the 'rest' was higher than the overall average.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of husband and wife, the proportion of such receipts to the total income being about 8 per cent. These capital receipts, however, accounted for about 20 per cent. in case of families consisting of husband, wife, children and other members.

#### 4·62. *In terms of the number of adults and children*

Table 4·7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by composition in terms of adults/children*

Item	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than one child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Income ..	81.98	84.13	110.95	95.10	99.51	112.13	130.70	108.00	123.56	147.37	802.63
Other receipts ..	9.04	9.10	10.62	14.85	11.81	15.63	12.28	12.41	18.72	28.14	12.67
Total ..	91.02	93.23	121.57	109.55	111.32	127.76	142.98	120.41	142.28	175.51	113.30
Percentage of families to total ..	42.53	2.73	9.30	7.73	8.50	7.64	2.05	2.87	6.41	10.24	100.00

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1. *Concepts and definitions*

##### 5.1.1. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear; and
- (vi) Miscellaneous which comprised :
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### *Capital outlays*

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items

not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

#### 5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on *pro rata* basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

#### 5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male=1.0

Adult female=0.9

Child (below 15 years)=0.6

#### 5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays,

expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all families, the average monthly income of the family came to Rs. 100·63 and the average consumption expenditure worked out to Rs. 89·29 leaving a surplus of Rs. 11·34. However, when such items as remittances to dependants, taxes, interest on loans were also included, i.e., expenditure on current living was considered, the budget showed a deficit of Rs. 2·18. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

### 5·21. Consumption expenditure

Of the average consumption expenditure of Rs. 89·29 per family per month, an expenditure of Rs. 57·36 or 64 per cent. was incurred on food, Rs. 6·04 or 7 per cent. on tobacco, pan, supari and intoxicants, Rs. 4·16 or 5 per cent. on fuel and lighting, Rs. 6·72 or 7 per cent. on housing, water charges and household appliances, etc., Rs. 9·09 or 10 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 5·92 or 7 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 23·22 per month. Table 5·1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits.

TABLE 5·1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30 .. ..	2·13	1·82	28·14	15·46
30—<60 .. ..	1·71	1·51	33·75	22·35
60—<90 .. ..	2·20	1·89	45·87	24·27
90—<120 .. ..	3·04	2·53	57·70	22·81
120—<150 .. ..	4·30	3·50	74·97	21·42
150—<210 .. ..	4·86	4·02	92·27	22·95
210 and above .. ..	5·56	4·61	121·83	26·43
All income .. ..	2·94	2·47	57·36	23·22

### 5·22. Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid worked out to Rs. 23·87 or about 27 per cent. of the total consumption expenditure. Of this an expenditure of Rs. 12·70 was incurred on remittances

to dependants, Rs. 9.68 on savings and investments, Re. 0.67 towards repayment of debts and Re. 0.82 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was provident fund. Expenditure (Rs. 3.75) towards this was reported by about 69 per cent. of the families surveyed. Under the sub-group 'taxes, interest and litigation' interest on loans alone accounted for Re. 0.81 or about 99 per cent. of the total expenditure on this sub-group.

### 5.23. *The budget of single-member families*

Single-member families constituted 42.53 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the centre leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 82.06 and the average monthly consumption expenditure Rs. 57.95 resulting in a surplus of Rs. 24.11. However, when items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure were included the surplus was reduced to Rs. 1.18 against the overall average deficit of Rs. 2.18 for all families.

Table 5.2 gives a comparison of consumption expenditure pattern in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2

### *Percentage expenditure on groups/sub-groups of items*

Groups/sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food .. .. .	59.56	66.01	64.24
Pan-supari, tobacco and alcoholic beverages .. ..	9.03	5.90	6.76
Fuel and light .. .. .	4.76	4.62	4.66
Rent for house and water charges .. .. .	8.46	5.88	6.58
House repairs and upkeep, household appliances and furnishing and utilities, furniture and furnishing and household services .. .. .	0.88	0.96	0.95
Clothing, bedding, footwear, headwear and miscellaneous ..	11.63	9.63	10.18
Personal care .. .. .	2.71	2.06	2.24
Education and reading .. .. .	0.02	0.47	0.35
Recreation and amusement .. .. .	0.71	0.51	0.56
Medical care .. .. .	0.16	1.54	1.15
Other consumption expenditure .. .. .	2.08	2.42	2.33
Total .. .. .	100.00	100.00	100.00

Workers living singly spent proportionately less on food, house repairs, education, medical care, etc. and more on tobacco, pan, supari and intoxicants,

rent for house and water charges, clothing, bedding, footwear, headwear, personal care, recreation and amusement. Judged from the restricted angle of the proportionate expenditure on food, single workers had a higher level of living than the families. Even taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 20·87 per month in the case of multi-member families and Rs. 34·52 per month in case of single-member families. Taking some important sub-groups under food, the average expenditure on pulses and products, meat, fish and eggs, milk and products per adult consumption unit was Rs. 1·28, Rs. 1·53 and Rs. 1·16 respectively in the case of multi-member families, while the average expenditure of single-member families on these items was Rs. 1·74, Rs. 2·05 and Rs. 2·16 respectively. The average expenditure per adult consumption unit on non-food items was also markedly high in case of single men. Thus, singlemen spent, on an average, Rs. 6·74, Rs. 1·57, Re. 0·45 and Re. 0·41 on clothing, bedding, footwear, headwear, etc.; personal care; household appliances and recreation and amusement respectively, as against the average expenditure per adult consumption unit of Rs. 3·04, Re. 0·65, Re. 0·19 and Re. 0·16 respectively on these items in the case of multi-member families.

### 5.3. Levels of expenditure by income and family type

The overall average monthly expenditure was about Rs. 103 per family Rs. 35 per capita and Rs. 42 per adult consumption unit. Table 5·3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5·3  
*Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly Expenditure</i>								
Average per family ..	46·01	67·19	80·05	100·52	128·90	158·37	212·57	102·81
Average per capita ..	21·78	39·40	39·11	32·70	29·98	32·30	38·12	34·06
Average per adult consumption unit	25·29	44·46	45·53	39·56	36·83	39·15	46·08	41·62
<i>Percentage of families</i>								
to total ..	0·59	7·95	43·92	23·82	11·95	9·23	2·54	100·00

The average monthly expenditure per family varied from Rs. 46·01 in the lowest income class to Rs. 212·57 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Although the average expenditure per capita rose from Rs. 21·78 in the lowest income class to Rs. 39·40 in the next higher income class and

touched the lower end in the income class 'Rs. 120 to less than Rs. 150' but rose to Rs. 38·12 in the highest income class and the average expenditure per adult consumption unit from Rs. 25·29 in the lowest income class to Rs. 46·08 in the highest income class, there was no trend bearing any relationship with the income class. The expenditure was more than the income in the first two family income classes. The difference was met from other receipts namely, increase in liabilities and diminution of assets. This has been discussed in detail in Chapter 7.

Table 5·4 shows how families with different composition (in terms of relationship with the main earner) were distributed in the three broad expenditure classes. Table 5·5 shows similar distribution of families in terms of their adults/children composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5·4

*Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	
1	2	3	4	5	5	7	8	9
Below 60 ..	.. 37·74	18·29	7·89	1·15	..	..	5·83	9·79
60—<120 ..	.. 57·21	74·71	85·38	68·74	42·40	75·45	55·42	66·52
120 and above ..	.. 5·05	7·00	6·73	30·11	57·60	24·55	38·75	23·69
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	2·34	40·19	5·50	23·46	12·83	1·02	14·66	100·00

TABLE 5·5

*Percentage distribution of families by family composition (in terms of adults/children) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than one child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	19·36	23·49	4·67	4·43	..	..	..	..	2·21	..	9·79
60—<120	73·74	66·91	72·18	78·00	69·90	62·30	60·79	79·72	44·95	33·90	66·52
120 and above	6·90	9·60	23·15	17·57	30·10	37·70	39·21	20·28	52·84	66·10	23·69
Total	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	42·53	2·73	9·30	7·73	8·50	7·64	2·05	2·87	6·41	10·24	100·00



### 5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6  
*Average monthly expenditure by family income classes*

(In Rupees)

Groups/sub-groups of items	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— 120	<120— <150	<150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Coreals and products	14.01	14.76	21.39	29.39	40.65	50.26	61.04	28.77
Pulses and products	2.29	2.08	2.69	3.78	4.74	5.81	7.02	3.56
Oil seeds, oils and fats	1.64	1.40	2.07	2.74	3.94	4.25	6.50	2.71
Meat, fish and eggs	2.95	1.71	2.95	4.20	5.93	6.23	10.51	4.01
Milk and products ..	1.85	0.96	2.24	3.03	4.84	7.17	10.46	3.20
Vegetables and products ..	1.29	1.70	2.61	3.58	4.43	5.89	8.59	3.42
Fruits and products	..	0.18	0.25	0.37	0.34	0.54	0.81	0.32
Condiments, spices, sugar, etc. ..	2.62	2.10	3.22	4.34	5.61	6.64	9.98	4.15
Non-alcoholic beverages, etc. ..	0.43	0.19	0.39	0.49	0.73	0.77	2.28	0.52
Prepared meals and refreshments ..	1.06	8.58	8.06	5.78	3.76	4.71	3.74	6.61
Sub-total : food ..	28.14	33.75	45.87	57.70	74.97	92.27	121.83	57.36
<i>Non-food</i>								
Pan, supari	0.11	0.38	0.76	0.98	1.28	1.56	2.74	0.97
Tobacco and products	1.39	1.34	1.72	1.80	2.14	2.51	3.89	1.89
Alcoholic beverages, etc. ..	0.97	2.14	2.84	3.18	4.26	3.89	4.99	3.18
Fuel and light ..	2.17	3.01	3.63	4.32	4.84	5.83	6.63	4.16
House rent, water charges, repairs, etc.	3.89	4.70	5.10	6.52	6.22	9.05	9.57	6.02
Furniture and furnishings .. ..	..	..	0.10	0.09	0.13	0.15	..	0.10
Household appliances, etc. .. ..	..	0.29	0.46	0.53	0.96	0.71	1.41	0.57
Household services ..	..	..	..	..	0.05	0.21	..	0.03

TABLE 5.6—*contd.*

1	2	3	4	5	6	7	8	9
Clothing, bedding and headwear ..	2.18	3.53	4.44	5.77	9.97	10.71	16.26	6.22
Footwear ..	..	0.66	0.60	0.41	0.61	1.57	2.54	0.69
Miscellaneous (laundry, etc.)	1.13	1.54	1.81	2.17	2.81	3.23	4.43	2.18
Medical care ..	..	0.85	0.56	0.91	1.43	2.24	4.93	1.03
Personal care ..	1.22	1.48	1.64	2.01	2.41	3.07	4.11	2.00
Education and reading	..	0.24	0.04	0.13	0.47	0.87	4.24	0.31
Recreation and amusement ..	0.43	0.17	0.37	0.38	0.87	0.90	1.66	0.50
Transport and communication ..	3.83	1.37	0.63	0.62	0.64	1.24	1.88	0.79
Subscription, etc. ..	..	0.32	0.33	0.32	5.38	2.90	1.67	1.20
Personal effects and miscellaneous expenditure ..	..	0.01	0.07	0.11	0.09	0.12	0.61	0.09
Sub-total : non-food	17.32	22.03	25.10	30.30	44.56	50.76	71.56	31.93
Total : consumption expenditure ..	45.46	55.78	70.97	88.00	119.53	143.03	193.39	89.29
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation ..	..	0.77	0.49	0.72	1.33	1.98	1.47	0.82
Remittances to dependants ..	0.55	10.64	14.59	11.80	8.04	13.36	17.71	12.70
Savings and investments ..	0.44	1.90	4.91	12.12	10.71	22.06	44.04	9.68
Debts repaid ..	..	0.31	0.58	0.40	1.21	1.35	0.96	0.67
Total : non-consumption expenditure ..	0.99	13.62	20.57	25.04	21.29	38.75	64.18	23.87
Total : disbursement	46.45	69.40	91.54	113.04	140.82	181.78	257.57	113.16
Percentage of families to total ..	0.59	7.95	43.92	23.82	11.95	9.23	2.54	100.00

The average monthly consumption expenditure per family was Rs. 89.29. Expenditure on food worked out to Rs. 57.36 or about 64 per cent. of the total consumption expenditure. Leaving the two end-classes, the expenditure, as percentage of the total consumption expenditure, on cereals and products, milk and products and non-alcoholic beverages sub-groups, on the whole showed an increasing trend, while for prepared meals sub-group, the percentage expenditure showed a declining trend as the level of income increased. For other sub-groups of the food group, there was no distinct relationship with the level of income.

The non-food groups accounted for about 36 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs, clothing, bedding and headwear sub-groups formed about 51 per cent. while the percentage expenditure on fuel and light and house rent, etc. on the whole showed a downward trend as family income increased, that on clothing, bedding and headwear generally increased with the level of income. The expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscription and personal effects accounted for about 12 per cent. of the expenditure on non-food items. As regards relationship with income, these items did not reveal any clear trend. Similarly, expenditure on tobacco and products, alcoholic beverages, miscellaneous items, medical care and personal care did not show any definite trend.

#### 5.5. Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

#### Average monthly expenditure and disbursements by per capita income classes

Groups/sub-groups of items	Monthly per capita income class (Rs.)									
	<5	5— 10	10— 15	15— 20	20— 25	25— 35	35— 50	50— 65	65— and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products ..	36.00	50.05	49.46	45.33	44.48	42.52	32.51	15.24	13.11	28.77
Pulses and products ..	7.00	5.05	4.48	4.74	5.13	5.15	4.27	2.25	2.10	3.56
Oilseeds, oils and fats ..	5.00	3.86	3.73	3.82	3.89	3.76	3.21	1.62	1.60	2.71
Meat, fish and eggs ..	10.00	4.94	4.35	5.13	5.63	6.36	4.54	2.38	2.47	4.01
Milk and products ..	7.50	2.46	2.74	2.50	3.77	5.08	4.19	1.95	2.87	3.29
Vegetables and products ..	3.37	3.96	4.76	4.37	4.32	4.81	4.37	1.97	2.29	3.42
Fruits and products ..	..	..	0.59	0.20	0.47	0.53	0.30	0.23	0.25	0.32
Condiments, spices, sugar, etc. ..	8.36	5.37	5.60	5.33	5.63	5.75	4.81	2.57	2.79	4.15
Non-alcoholic beverages ..	1.62	0.43	0.56	0.58	0.73	0.80	0.67	0.22	0.36	0.52
Prepared meals and refreshments	4.00	1.69	1.05	1.61	1.56	2.79	3.65	11.86	11.55	6.61
Sub-total: food	82.85	77.81	77.32	73.01	75.61	77.55	62.52	40.29	39.39	57.36

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan-supari ..	..	0.38	0.49	0.77	0.85	1.20	1.11	0.67	1.08	0.97
Tobacco and products ..	5.00	1.83	2.11	1.73	1.84	1.94	2.11	1.44	1.91	1.89
Alcoholic beverages, etc. ..	..	1.37	2.08	3.14	3.33	5.01	3.58	3.04	2.65	3.18
Fuel and light ..	2.81	5.31	6.33	5.35	5.17	5.14	4.51	2.79	3.07	4.16
House rent, water charges, repairs, etc. ..	5.00	8.68	7.89	6.26	7.03	7.05	5.85	5.56	5.10	6.02
Furniture and furnishings ..	..	..	0.23	0.07	0.08	0.31	..	0.03	0.07	0.10
Household appliances, etc. ..	..	0.25	0.45	0.78	0.54	0.86	0.66	0.52	0.52	0.57
Household services ..	..	..	..	0.06	..	..	..	0.23	..	0.03
Clothing, bedding and headwear ..	..	14.72	5.69	6.05	5.21	10.41	7.89	3.82	4.94	6.22
Footwear ..	..	..	0.04	0.09	0.37	1.73	0.86	0.47	0.71	0.69
Miscellaneous laundry, etc.) ..	3.25	1.90	2.53	2.36	2.42	2.68	2.43	1.85	1.87	2.18
care ..	..	..	1.64	0.99	2.00	3.04	1.47	0.11	0.09	1.03
Personal ..	3.00	2.23	1.92	2.22	2.24	2.42	2.24	1.77	1.70	2.00
Education and reading ..	..	0.27	0.44	0.09	0.15	0.86	0.82	0.41	0.05	0.31
Recreation and amusement ..	2.00	0.26	0.17	0.43	0.44	0.77	0.57	0.32	0.50	0.50
Transport and communication ..	..	0.29	1.32	0.39	0.66	1.19	1.02	0.87	0.69	0.79
Subscription, etc. ..	..	0.11	0.76	5.17	2.52	0.53	0.71	0.47	0.37	1.20
Personal effects and miscellaneous expenses ..	..	..	..	0.07	0.06	0.21	0.07	0.02	0.12	0.09
Sub-total: non-food ..	21.06	37.60	34.09	36.02	34.91	45.35	35.90	24.12	25.44	31.93
Total: consumption expenditure	103.91	115.41	111.41	109.63	110.52	122.90	98.42	64.41	64.83	89.29
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation ..	..	0.03	1.30	0.42	1.10	1.63	1.65	0.86	0.30	0.82
Remittances to dependants ..	..	0.22	0.86	0.83	1.49	5.22	7.61	14.89	25.00	12.70
Savings and investments ..	..	3.45	4.68	4.17	7.25	14.84	12.36	10.00	10.07	9.68
Debts repaid ..	..	2.26	..	0.19	0.68	1.00	0.33	0.24	0.90	0.67
Total: non-consumption expenditure ..	..	5.96	6.84	5.61	10.52	22.60	21.95	25.99	36.27	23.87
Total: disbursement ..	103.91	121.37	118.25	115.24	121.04	145.59	120.37	90.40	101.10	113.1†

The percentage expenditure on food to the total consumption expenditure was markedly high in case of lowest per capita income class. The percentage expenditure on food showed a tendency to decline in the higher income classes. The percentage expenditure on non-food items on the other hand tended to increase in the higher income classes varying from about 20 per cent. in the lowest income class to about 39 per cent. in the highest income class.

### 5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Ernest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on luxury items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

### 5.61. Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5·8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

[illegible]

It will be seen that the percentage of families having significantly lower percentage expenditure on food (less than 45 per cent.) is generally high in higher per capita income classes.

#### 5.62. Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, the large-sized families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size						All
		1	2 and 3	4 and 5	6 and 7	Above 7		
1	2	3	4	5	6	7	8	
Below 45 .. ..	244	60.70	12.81	3.59	2.12	2.10	29.73	
45—< 50 .. ..	70	8.13	10.07	5.98	2.68	2.83	7.29	
50—< 55 .. ..	85	7.99	11.19	5.67	8.51	5.71	8.14	
55—< 60 .. ..	85	6.55	13.35	7.67	7.52	5.17	8.28	
60—< 65 .. ..	108	5.54	7.47	19.75	14.12	23.49	10.65	
65—< 70 .. ..	103	4.62	15.06	14.24	12.49	11.40	10.02	
70 and above ..	264	6.47	30.05	43.10	51.56	49.30	25.89	
Total .. ..	959	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage distribution of families .. ..	..	42.53	21.37	21.24	10.62	4.24	100.00	
Number of families (unestimated) .. ..	..	125	228	226	122	58	959	

About 61 per cent. of the single-member families spent less than 45 per cent. of the total consumption expenditure on food and only about 11 per cent of such families spent 65 per cent. or more on food. As against this, only about 4 per cent. and 3 per cent. of the families, containing 4 and 5; and 6 and 7 members respectively, spent less than 45 per cent. on food and similarly 57 per cent. and 64 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of the end-classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably lower or higher than the overall average percentage expenditure on food.

### 5.7. Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Item	Family size						All	Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven			
1	2	3	4	5	6	7	8	
Prepared meals and refreshments .. ..	84.44	78.58	82.00	77.43	85.89	81.99	792	
Non-alcoholic beverages .. ..	29.27	52.14	61.84	74.14	50.81	46.75	484	
Pan, supari .. ..	73.61	66.64	69.44	65.16	63.32	69.90	675	
Tobacco and tobacco products .. ..	87.87	86.63	80.95	89.99	95.95	88.49	854	
Alcoholic beverages .. ..	52.78	54.33	59.79	52.58	60.10	54.89	548	
Furniture and furnishings .. ..	1.28	2.28	2.63	3.46	..	1.83	17	
Household services .. ..	0.28	..	0.45	1.14	2.94	0.46	4	
Medical care .. ..	2.42	5.67	11.17	13.96	7.01	6.39	66	
Personal care .. ..	100.00	100.00	99.72	100.00	100.00	100.00	959	
Education and reading .. ..	0.67	4.21	10.92	12.38	17.69	5.57	59	
Recreation and amusements .. ..	19.59	20.57	19.02	22.52	24.63	20.20	201	
Transport and communication .. ..	32.79	20.18	22.03	21.82	31.84	26.60	258	
Remittances to dependants .. ..	74.09	31.76	11.11	8.62	6.93	41.87	372	
Savings and investments .. ..	66.29	74.98	76.26	82.18	89.39	72.93	726	
Debts repaid .. ..	3.70	4.20	6.89	6.39	4.03	4.78	49	

About 82 per cent. of the families incurred expenditure on prepared meals and refreshments. About 47 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Addiction to tobacco and tobacco products and to pan-supari was widespread as about 88 per cent. of the families reported expenditure on the former and about 70 per cent. on the latter, the percentages remaining fairly steady in all size classes. About 55 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings and household services did not seem to be much popular objects of expenditure.

Expenditure on medical care was reported by a small percentage of the families and on personal care by all families. The percentage of families reporting expenditure on education and reading went up rapidly with the increase in the size of family, the overall percentage being about 6. About 20 per cent. of the families reported expenditure on recreation and amusement, the percentage remaining fairly steady in all size classes. The use of means of transport and communication was widespread as about 27 per cent. of the families reported expenditure on transport and communications.

About 73 per cent. of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. Expenditure on account of remittances to dependants was reported by about 42 per cent. of the families. Naturally, the families reporting expenditure on this subgroup were mostly single-member families. Only 5 per cent. of the families were making repayments on debts.



## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

*Average quantity consumed per family by items*

Item	Standard unit quantity	Number of families reporting (unestimated)*	Average quantity consumed per family
1	2	3	4
<b>FOOD, BEVERAGES, ETC.</b>			
<i>Cereals and products</i>			
Rice .. .. .	kg.	823	30.34
Wheat .. .. .	"	210	3.55
Wheat atta .. .. .	"	503	5.81
Bajra .. .. .	"	2	0.05
Maize .. .. .	"	3	0.05
Maize atta .. .. .	"	1	0.00
Barley .. .. .	"	1	0.00
Ragi .. .. .	"	1	0.04
Gram .. .. .	"	46	0.16
Gram atta .. .. .	"	10	0.03
Sattu .. .. .	"	6	0.03
Chira, muri, etc. .. .. .	"	7	0.02
Maida .. .. .	"	1	0.00
Suji, rawa .. .. .	"	3	0.01
Biscuit .. .. .	"	2	0.00
<i>Pulses and products</i>			
Arhar .. .. .	kg.	819	3.96
Gram .. .. .	"	25	0.05
Moong .. .. .	"	11	0.03
Masur .. .. .	"	65	0.13
Urd .. .. .	"	11	0.02
Khesari .. .. .	"	2	0.00
Pulse products .. .. .	"	3	0.01

\* The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

1					2	3	4
<i>Oil seeds, oils and fats</i>							
Mustard oil	..	..	..	..	kg.	827	1.05
Coconut oil	..	..	..	..	"	2	0.00
Vanaspati	..	..	..	..	"	31	0.02
<i>Meat, fish and eggs</i>							
Goat meat	..	..	..	..	kg.	680	1.13
Beef	..	..	..	..	"	6	0.01
Mutton	..	..	..	..	"	2	0.00
Pork	..	..	..	..	"	3	0.01
Buffalo meat	..	..	..	..	"	4	0.01
Bacon	..	..	..	..	"	98	0.24
Poultry	..	..	..	..	no.	12	0.02
Birds meat	..	..	..	..	kg.	1	0.00
Other meat	..	..	..	..	"	2	0.00
Fresh fish	..	..	..	..	"	153	0.18
Eggs hen	..	..	..	..	no.	16	0.23
Eggs duck	..	..	..	..	"	1	0.02
<i>Milk and products</i>							
Milk cow	..	..	..	..	l	213	1.78
Milk buffalo	..	..	..	..	l	211	1.34
Curd	..	..	..	..	kg.	16	0.03
Chhana	..	..	..	..	"	1	0.00
Ghee cow	..	..	..	..	"	11	0.01
Ghee buffalo	..	..	..	..	"	52	0.04
Powdered milk	..	..	..	..	"	3	0.00
Other milk products	..	..	..	..	"	2	0.03
<i>Condiments and spices</i>							
Salt	..	..	..	..	kg.	827	1.37
Turmeric	..	..	..	..	g.	733	167.96
Chillies green	..	..	..	..	"	168	26.24
Chillies dry	..	..	..	..	"	678	137.17
Tamarind	..	..	..	..	"	7	1.28
Onion	..	..	..	..	kg.	797	1.76
Garlic	..	..	..	..	g.	418	63.92
Coriander	..	..	..	..	"	451	117.34
Ginger	..	..	..	..	"	22	3.03
Pepper	..	..	..	..	"	123	13.18
Methi	..	..	..	..	"	7	0.70
Saffron	..	..	..	..	"	8	0.58
Mustard	..	..	..	..	"	43	6.30
Jira	..	..	..	..	"	12	1.05
Cloves	..	..	..	..	"	1	0.12
Elaichi	..	..	..	..	"	1	0.23
Mixed spices	..	..	..	..	"	747	158.98
Other spices and condiments	..	..	..	..	"	4	0.47

TABLE 6.1—*contd.*

1	2	3	4
<i>Vegetables and products</i>			
Potato .. .. .	kg.	811	4.23
Muli, turnip, radish .. .. .	"	39	0.08
Arum .. .. .	"	43	0.07
Other root vegetables .. .. .	"	76	0.18
Brinjal .. .. .	"	600	2.22
Cauliflower .. .. .	"	81	0.71
Cabbage .. .. .	"	38	0.11
Jack fruit .. .. .	"	34	0.07
Ladies finger .. .. .	"	60	0.07
Tomato .. .. .	"	267	0.71
Cucumber .. .. .	"	2	0.01
Pumpkin .. .. .	"	88	0.26
Gourd .. .. .	"	56	0.12
Karela .. .. .	"	116	0.21
Bean .. .. .	"	61	0.07
Pea .. .. .	"	15	0.02
Other non-leafy vegetables .. .. .	"	287	1.02
Palak .. .. .	"	162	0.31
Amaranth chalai .. .. .	"	62	0.18
Other leafy vegetables .. .. .	"	41	0.09
Pickles and preservatives .. .. .	"	3	0.00
Other vegetable products .. .. .	"	2	0.00
<i>Fruits and products</i>			
Banana, plantain .. .. .	no.	142	2.84
Orange .. .. .	"	35	0.31
Lemon .. .. .	"	75	0.65
Mango .. .. .	"	58	0.97
Jack fruit .. .. .	"	1	0.00
Coconut .. .. .	"	8	0.01
Apple .. .. .	kg.	2	0.00
Dried fruits .. .. .	"	5	0.00
Other fruits .. .. .	"	3	0.00
<i>Sugar, honey, etc.</i>			
Sugar crystal .. .. .	kg.	703	1.44
Sugar deshi .. .. .	"	1	0.00
Gur .. .. .	"	130	0.24
Honey .. .. .	"	1	—
Sugar candy .. .. .	"	7	0.00

TABLE 6.1—*concl'd.*

1					2	3	4
<i>Pan-supari</i>							
Pan leaf	..	..	..	..	no.	44	7.58
Pan finished	..	..	..	..	„	614	26.92
Supari ..	..	..	..	..	g.	38	7.00
Limo ..	..	..	..	..	„	58	5.60
Katha ..	..	..	..	..	„	31	2.45
<i>Tobacco and products</i>							
Bidi ..	..	..	..	..	no.	475	121.45
Cigarette	..	..	..	..	„	13	1.09
Zarda, kimam, surti	..	..	..	..	g.	46	7.81
Cigar, cheroot	..	..	..	..	no.	1	0.01
Chewing tobacco	..	..	..	..	g.	477	114.77
Smoking tobacco	..	..	..	..	„	20	11.90
Leaf tobacco	..	..	..	..	„	13	1.75
Hukka tobacco prepared	..	..	..	..	„	70	36.04
<i>Alcoholic beverages</i>							
Toddy, neera	..	..	..	..	pint	2	0.00
Country liquor	..	..	..	..	„	469	1.99
Ganja ..	..	..	..	..	g.	28	0.82
Bhang ..	..	..	..	..	„	10	0.70
<i>Other beverages</i>							
Tea leaf	..	..	..	..	kg.	482	0.08

g.—gram, kg.—kilogram, l.—litre, no.—number

The average quantity of cereals and products consumed, on an average, by a working class family per month was 40.09 kg. Of this, the major portion (33.89 kg.) was accounted for by rice and wheat. The average size of a family in terms of adult consumption units was 2.47 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0.53 kg. Besides 40.09 kg. of cereals and products, the average family consumed 4.20 kg. of pulses and products, 3.12 l. of milk and 0.11 kg. of milk products, 1.07 kg. of oils and fats, 1.58 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 3.83 kg. of condiments and spices, 10.74 kg. of vegetables and products and 1.68 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and products but this could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of food-stuffs consumed on an average by a family of industrial workers in Jharia.

Among items of pan-supari, tobacco and beverages an appreciable consumption of pan, bidi and cigarette, chewing tobacco and hukka tobacco-prepared was recorded.

## 6.2. *Analysis of nutritive contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Jharia was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups :

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5-14 years at 2,000. Considering the nature of the jobs performed (mining) by most of the workers, which require 5 cal./kg./hour or even more, they have been grouped in the category of 'heavy work'. As such, men and women workers were assumed to require 3,900 and 3,000 calories per day respectively. All non-working women falling in the age group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5-14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15-54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest, it was assumed to be 20 mg. per day.

5. The vitamin B<sub>1</sub> requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6·2

*The nutritive value of food-stuffs consumed by an average working class family*

Nutrients							Quantity consumed per family per day	Quantity recommended
1							2	3
Calories	..	..	..	..	..	..	6,692	7,990
Protein	..	..	..	..	..	..	199 g.	167 g.
Fat ..	..	..	..	..	..	..	86 g.	..
Calcium	..	..	..	..	..	..	1·1 g.	3·4 g.
Iron ..	..	..	..	..	..	..	88 mg.	61 mg.
Vitamin A	..	..	..	..	..	..	3,521 i.u.	10,290 i.u.
Vitamin B <sub>1</sub>	..	..	..	..	..	..	3·9 mg.	4·0 mg.
Vitamin C	..	..	..	..	..	..	136 mg.	147 mg.
Nicotinic acid	..	..	..	..	..	..	38 n.g.	..
Riboflavin	..	..	..	..	..	..	1·5 mg.	..

g.—grams; mg.=milligrams; and i.u.=international units.

From the above it would appear that the overall nutritive value of the diets was poor and there was need for improvement. Increased intake of cereals, leafy vegetables and at least skimmed milk especially by the children, pregnant and nursing women would help to overcome the deficiencies in respect of calories, vitamin A and calcium.

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of consumption of articles of food, drink, tobacco and fuel and light were taken on the disbursements side and not the purchase value. Net income from "family members enterprise account" could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs)					Percent- age of families to total	Average receipts per fami- ly per month (Rs)	Average disburse- ment per family per month (Rs.)	Net balan- cing diffe- rence (+) or (—) (Rs.)
1					2	3	4	5
Less than 30	..	..	..	..	0.59	46.09	46.45	—0.36
30 to less than 60	..	..	..	..	7.95	65.79	69.40	—3.61
60 to less than 90	..	..	..	..	43.92	88.37	91.54	—3.17
90 to less than 120	..	..	..	..	23.82	114.63	113.04	+1.59
120 to less than 150	..	..	..	..	11.95	146.31	140.82	+5.49
150 to less than 210	..	..	..	..	9.23	190.82	181.78	+9.04
210 and above	..	..	..	..	2.54	277.53	257.57	+19.96
Total					100.00	113.30	113.16	+0.14

Taking all income classes, the net surplus was Re. 0·14 . The net balancing difference was negative upto the income classes of less than Rs. 90 and thereafter it became positive, being higher in higher income classes.

## 7·2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term "current money income" has been taken to include income from paid employment, self-employment and other income such as that from rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7·2.

TABLE 7·2  
*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.) ..	20·98	50·42	78·90	100·51	130·67	170·86	254·98	100·63
Average monthly expenditure per family (Rs.) ..	46·01	67·19	86·05	100·52	128·90	158·37	212·57	102·81
<i>Monthly balance—</i>								
Percentage of families recording surplus *to total families ..	0·28	2·27	20·19	14·48	8·00	7·24	1·74	54·20
Percentage of families recording deficit to total families ..	0·31	5·68	23·73	9·34	3·95	1·99	0·80	45·80
Average surplus (+) or deficit (—) per family (Rs.) ..	(-)25·03	(-)16·77	(-)7·15	(-)0·01	1·77	12·49	42·41	(-)2·18

\*Zero balance is considered as surplus.



Of the total families surveyed, 46 per cent. had deficit budgets while the remaining 54 per cent. had balanced or surplus budgets. The proportion of families having surplus budgets varied from 29 per cent. in the income class 'Rs. 30 to less than Rs. 60', to 78 per cent. in the income class 'Rs. 150 to less than Rs. 210.'

### 7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3

#### *Budgetary position by family composition*

Item	Family composition (in terms of adults/children)										All
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and one child	2 adults and 2 child- ren	2 adults and more than 2 child- ren	3 adults	3 adults and one child	3 adults and more than one child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording Surplus* to total families	25.50	1.57	5.96	4.06	3.73	3.15	1.13	1.54	2.68	4.88	54.20
Percentage of families recording deficit to total families	17.03	1.16	3.34	3.67	4.77	4.49	0.92	1.33	3.73	5.26	45.80
Average amount of surplus(+) or deficit (-) (Rs.) per family over all families together	1.10	(- )1.40	9.80	(- )1.02	(- )9.62	(- )8.03	1.23	0.51	(- )10.19	(- )13.69	(- )2.18

\* Zero balance is considered as surplus.

### 7.4. Distribution of families by income, expenditure and size

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size class by monthly expenditure.

TABLE 7.4

*Percentage distribution of families by income, expenditure and size*

Monthly family income class (Rs.)	Family size	Number of families (unestimated)	Monthly family expenditure class (Rs.)							All classes	Percentage of families to total
			<60	60- <90	90- <120	120- <150	150- <210	210 - <300	300 and above		
1	2	3	4	5	6	7	8	9	10	11	12
<30	1	2	100.00	..	..	..	..	..	..	100.00	6.28
	2 and 3	1	100.00	..	..	..	..	..	..	100.00	0.15
	4 and 5	2	..	26.79	73.21	..	..	..	..	100.00	0.16
	6 and 7	..	..	..	..	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..	..	..	..	..
	All	5	70.55	7.89	21.56	..	..	..	..	100.00	0.59
30 < 60	1	44	58.81	25.03	11.61	2.16	..	..	2.39	100.00	5.54
	2 and 3	12	27.75	55.25	6.91	10.09	..	..	..	100.00	1.37
	4 and 5	8	29.06	50.82	8.51	11.61	..	..	..	100.00	1.04
	6 and 7	..	..	..	..	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..	..	..	..	..
	All	64	49.56	33.61	10.40	4.76	..	..	1.67	100.00	7.95
60 < 90	1	195	13.94	63.12	18.31	2.79	1.84	..	..	100.00	25.87
	2 and 3	72	7.67	62.37	21.65	4.13	1.68	2.50	..	100.00	8.13
	4 and 5	58	..	49.38	39.77	10.85	..	..	..	100.00	6.83
	6 and 7	17	..	16.10	62.50	21.40	..	..	..	100.00	2.27
	Above 7	7	..	..	58.06	17.66	8.15	16.13	..	100.00	0.82
	All	349	9.64	57.23	25.29	5.53	1.55	0.76	..	100.00	43.92
90 < 120	1	68	11.18	53.03	28.07	3.66	4.06	..	..	100.00	8.87
	2 and 3	52	2.30	44.91	41.81	6.04	4.94	..	..	100.00	5.18
	4 and 5	68	..	30.34	49.82	17.54	2.30	..	..	100.00	6.75
	6 and 7	24	..	..	55.05	24.86	12.32	7.77	..	100.00	2.37
	Above 7	6	..	..	33.49	26.43	40.08	..	..	100.00	0.65
	All	218	4.66	38.11	40.05	10.84	5.57	0.77	..	100.00	23.82
120 < 150	1	10	7.01	15.49	50.77	26.73	..	..	..	100.00	1.35
	2 and 3	41	..	20.72	40.47	25.32	13.49	..	..	100.00	3.40
	4 and 5	44	..	3.37	25.96	53.51	11.96	5.20	..	100.00	3.45
	6 and 7	31	..	..	50.41	23.30	20.06	2.19	4.04	100.00	2.85
	Above 7	12	..	..	28.80	21.45	45.71	4.04	..	100.00	0.90
	All	138	0.80	8.62	38.93	32.87	15.49	2.33	0.96	100.00	11.95
150 < 210	1	4	..	..	..	48.83	30.12	21.05	..	100.00	0.44
	2 and 3	41	..	11.95	31.44	35.91	13.84	6.86	..	100.00	2.66
	4 and 5	36	..	4.79	22.13	29.04	26.43	17.61	..	100.00	2.40
	6 and 7	23	..	..	9.30	29.35	47.84	13.51	..	100.00	2.31
	Above 7	21	..	..	..	40.85	36.76	13.92	8.77	100.00	1.42
	All	135	..	4.69	17.13	33.86	29.93	13.03	1.36	100.00	9.23

TABLE 7.4—*contd.*

	1	2	3	4	5	6	7	8	9	10	11	12
210 < 300	1	2	..	45.01	54.09	..	..	..	..	100.00	0.18	
	2 and 3	9	..	..	23.91	..	52.86	13.73	9.50	100.00	0.48	
	4 and 5	10	..	..	..	5.12	71.17	20.60	3.11	100.00	0.61	
	6 and 7	17	..	..	..	5.33	41.63	44.18	8.86	100.00	0.82	
	Above 7	12	..	..	..	..	20.78	44.12	35.10	100.00	0.45	
All		50	..	3.09	8.30	2.97	44.40	29.66	11.58	100.00	2.54	
All												
class	1	325	19.36	53.40	20.35	4.09	2.27	0.22	0.31	100.00	42.53	
	2 and 3	228	5.89	42.98	29.72	12.19	6.89	2.12	0.21	100.00	21.37	
	4 and 5	226	1.42	29.26	36.32	21.76	7.72	3.43	0.09	100.00	21.24	
	6 and 7	122	..	3.44	41.18	23.16	21.76	8.69	1.77	100.00	10.62	
	Above 7	58	..	..	22.48	25.75	31.94	13.19	6.64	100.00	4.24	
All		959	9.79	38.48	28.04	12.52	7.75	2.75	0.67	100.00	100.00	
Number of families (un- estimated)		..	78	318	261	141	109	40	12	959	..	

Taking all income classes, as the size of the family increased, generally a larger percentage of families fell in the higher expenditure classes.

It will be interesting to study what percentages of families in each size and income class have to incur expenditure more than their income. Leaving out the extreme size classes of 1 and more than 7 members and also the two income classes at either end, the position is summarised in table 7.5.

TABLE 7.5

*Summary distribution of families by income, expenditure and size for three middle size classes*

Income class (Rs.)	Percentage distribution of families with different sizes in expenditure classes above the income class			Percentage distribution of families with different sizes in expenditure class same as the income class			Percentage distribution of families with different sizes in expenditure classes lower than the income class		
	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7
1	2	3	4	5	6	7	8	9	10
60 — <90	29.96	50.62	83.90	62.37	49.38	16.10	7.67	..	..
90 — <120	10.98	19.84	44.95	41.81	49.82	55.05	47.21	30.34	..
120 — <150	13.49	17.16	26.29	25.32	53.51	23.30	61.19	29.33	50.41
150 — <210	6.86	17.61	13.51	13.84	26.43	47.84	79.30	55.96	38.65

In all these income classes, the percentage of families with expenditure more than income showed an upward trend as the size of the family increased; the only exception, being the income class 'Rs. 150 to less than Rs. 210'.

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**PART II**  
**(LEVEL OF LIVING)**

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59-00



## LEVEL OF LIVING

### 8.1. *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Jharia. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc., educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were:—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and the situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

## 8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', data were collected on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of work, awareness of rights, trade unionism and social security," details were collected about the extent to which the workers were in a position to enjoy their rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g. Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work-places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover the data, being based on a relatively small sample (240 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## EDUCATIONAL INTERESTS

9.1. *General education*

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standard*

Item	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) .. .. .	41	426	168	
Percentage to total .. .. .	6.46	67.09	26.45	100.00
<b>(A) All Persons</b>				
Percentage receiving education .. .. .	..	4.69	3.57	4.09
Percentage not receiving education .. .. .	100.00	92.96	96.43	94.34
Not reporting .. .. .	..	2.35	..	1.57
Total .. .. .	100.00	100.00	100.00	100.00
<b>(B) Children</b> .. .. .				
Percentage receiving education .. .. .	..	18.27	14.71	16.22
Percentage not receiving education .. .. .	100.00	81.73	85.29	83.78
Total .. .. .	100.00	100.00	100.00	100.00
<b>(C) All persons receiving education</b>				
Percentage receiving education in primary schools .. .. .	..	60.00	50.00	57.69
Percentage receiving education in secondary schools .. .. .	..	30.00	33.33	30.77
Percentage receiving education in other educa- tional institutions .. .. .	..	10.00	16.67	11.54
Total .. .. .	..	100.00	100.00	100.00



TABLE 9.2

*Percentage distribution of persons—children and others—not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60 — <120		120 and above		All	
	Child-dren	Others	Child-dren	Others	Child-dren	Others	Child-dren	Others
	2	3	4	5	6	7	8	9
Not reporting ..	..	..	10.58	2.80	..	1.50	7.26	2.27
Financial difficulties	70.00	45.16	28.24	37.38	34.48	46.62	33.06	40.41
Lack of facilities ..	..	6.45	17.65	10.28	10.34	8.27	14.52	9.48
Domestic difficulties	30.00	16.13	17.65	17.76	13.80	13.53	17.74	16.50
Attending to family enterprise ..	..	6.45	24.70	1.87	3.45	6.02	17.74	3.30
Lack of interest ..	..	22.58	1.18	28.66	37.93	24.06	9.68	27.01
Others ..	..	3.23	..	1.25	..	..	..	1.03
<b>Total</b> ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 4 per cent. were receiving education and the rest were either not receiving education or not reporting. The percentage of children of 5 to 14 years of age receiving education was about 16. Of the total members receiving education, about 58 per cent. were in primary schools, about 31 per cent. in secondary schools and the rest were receiving education through other institutions, e.g., colleges, universities and basic schools. The main reasons for children not receiving education were reported to be financial difficulties, domestic difficulties and attending to family enterprise while for adult members these were financial difficulties, lack of interest and domestic difficulties.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10·1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period only were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

#### 10·2. *Treatment and consequences of sickness*

Table 10·1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment and source of assistance. In all, there were 39 cases of sickness reported among 708 members of sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.

TABLE 10·1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences*

Percentage of cases				Percentage of cases			
(a) <i>Type of sickness</i>				(b) <i>Duration (during the reference period)</i>			
Dysentery, diarrhoea, stomach trouble	..	..	..	10·26	Not reporting	..	10·26
Fever	..	..	..	61·64	Below 7 days	..	38·46
Small pox, plague, cholera	..	..	..	..	7 days to below 15 days	..	30·77
Respiratory diseases	..	..	..	2·56	15 days to below 30 days	..	17·95
Cough and cold	..	..	..	12·82	30 days to below 60 days	..	..
Other diseases	..	..	..	12·82	60 days	..	2·56
Total	..	..	100·00	Total	..	..	100·00

TABLE 10.1—*con'd.*

		Percentage of cases			Percentage of cases
(c) <i>Type of Treatment</i>			(d) <i>Source of assistance received</i>		
Not reporting	..	2.56	No assistance received	..	74.36
No treatment	..	..	E.S.I.C.	..	..
Self-treatment	..	10.26	Friends and relatives	..	..
Ayurvedic treatment	..	2.56	Employer	..	25.64
Unani treatment	..	..			
Homoeopathic treatment	..	5.13			
Allopathic treatment	..	79.49			
Total	..	100.00	Total	..	100.00
(e) <i>Consequences (for gainfully occupied members of families)</i>					
Work and normal diet stopped		52.00			
Only work stopped	..	24.00			
Only normal diet stopped	..	4.00			
None stopped	..	20.00			
Total	..	100.00			

Fever was the main sickness reported. The distribution of cases by duration of sickness showed that in about 69 per cent. of the cases, it lasted for less than 15 days. In about 79 per cent. of the cases, allopathic treatment was taken. In about 74 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in about 76 per cent. of such cases, the sickness resulted in stoppage of work. The average duration of such stoppage was about 9 days.

## CHAPTER II

### HOUSING CONDITIONS

#### 11.1. *Introductory*

Detailed data about the conditions of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

			Percentage of families				Percentage of families
<i>(a) Type of building</i>				<i>(d) Condition of repairs</i>			
Chawl /bustees	..	..	46.25	Not reporting	..	..	1.25
Flats	..	..	0.42	Good	..	..	22.92
Independent buildings	..	..	7.50	Moderately good	..	..	49.58
Others	..	..	45.83	Bad	..	..	26.25
Total	..	..	100.00				
				<b>Total</b>			<b>100.00</b>
<i>(b) Ownership or type of landlord</i>			Percentage of families	<i>(e) Sewage arrangements</i>			
Employers	..	..	73.75	Satisfactory	..	..	21.67
Self	..	..	18.33	Moderately satisfactory	..	..	13.75
Private	..	..	6.67	Unsatisfactory	..	..	64.58
Public bodies	..	..	1.25				
Total	..	..	100.00	<b>Total</b>	..	..	<b>100.00</b>
<i>(c) Type of structure</i>				<i>(f) Ventilation arrangements</i>			
Permanent kutcha	..	..	21.25	No ventilation	..	..	..
Permanent pucca	..	..	36.67	If ventilation—			
Temporary kutcha	..	..	6.25	(i) Good	..	..	26.25
Temporary pucca	..	..	35.83	(ii) Bad	..	..	25.00
Total	..	..	100.00	(iii) Tolerable	..	..	48.75
				<b>Total</b>	..	..	<b>100.00</b>

Forty-six per cent. of the sampled families were living in chawls/bustees and about 8 per cent. in independent buildings. About 74 per cent. of the families were living in buildings provided by the employers and about 18 per cent. in self-owned buildings. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone, in about 72 per cent. of the cases. The rest of the families forming about 28 per cent. were living in kutcha buildings.

### 11.3. Condition of dwelling

Table 11.2 shows the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used the one used most was taken into consideration.

TABLE 11.2

#### *Distribution of dwellings by various characteristics*

				Percentage of dwellings					Percentage of dwellings
(a) Number of living rooms in dwelling					(e) Provision of bath-room				
One	..	..	..	88.75	No bath provided	..	..	100.00	
Two	..	..	..	8.75	Total	..	..	100.00	
Three	..	..	..	1.67					
More than three	..	..	..	0.83					
Total	..	..	..	100.00					
(b) Lighting type					(f) Provision of covered verandah				
Not reporting	..	..	..	1.25	Provided	..	..	75.00	
Electricity	..	..	..	3.33	Not provided	..	..	25.00	
Kerosene oil	..	..	..	94.17	Total	..	..	100.00	
Others	..	..	..	1.25					
Total	..	..	..	100.00					
(c) Provision of kitchen					(g) Source of water supply				
Kitchen provided	..	..	..	7.08	Tap provided				
Where not provided using—					(a) In dwelling	..	..	0.42	
(i) Room in common use with other families	..	..	..	0.42	(g) Outside dwelling	..	..	74.58	
(ii) Part of living room	..	..	..	35.42	Well (with or without hand pump)	..	..	19.58	
(iii) Covered or uncovered verandah	..	..	..	36.24	Others	..	..	5.42	
(iv) No specific part of the house	..	..	..	1.67	Total	..	..	100.00	
(v) Not needed	..	..	..	1.67					
(vi) No information	..	..	..	17.50	(h) Provision of latrine				
Total	..	..	..	100.00	No latrine	..	..	96.66	
					In individual use	..	..	1.67	
					In common use with other families	..	..	1.67	
					Total	..	..	100.00	
(d) Number of stores					(i) Type of latrine				
No store	..	..	..	98.75	Flush system	..	..	50.00	
One	..	..	..	1.25	Manually cleaned	..	..	50.00	
Total	..	..	..	100.00	Total	..	..	100.00	

It would be seen that a majority of the dwellings were having one living room and a covered verandah. In a majority of dwellings there were arrangements for tap water supply, though outside the dwelling with no provision of latrine, bath, store and kitchen.

#### 11.4. Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily accessible to the workers and their families. Table 11.3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work-place of the main earner ..	0.42	..	72.92	15.00	11.66	100.00
Primary school ..	..	19.58	55.00	11.25	14.17	100.00
Medical aid centre ..	1.25	..	66.25	14.58	17.92	100.00
Hospital ..	0.83	10.00	19.58	16.67	52.92	100.00
Play ground for children ..	..	49.17	30.00	11.25	9.58	100.00
Cinema house ..	..	13.33	4.17	7.50	75.00	100.00
Shopping centre-grocery ..	..	0.42	17.50	26.25	55.83	100.00
Shopping centre-vegetables ..	..	0.42	15.00	28.33	56.25	100.00
Employment exchange ..	0.42	47.50	..	0.83	51.25	100.00
Railway station ..	0.42	..	32.08	29.17	38.33	100.00
Bus stop ..	..	2.08	55.00	22.50	20.42	100.00
Post office ..	..	0.83	28.34	28.33	42.50	100.00

In about 73 per cent. of the cases, work-place of the main earner was at a distance of less than 1 mile. Other important places of visit reported by workers or their families such as primary school, medical aid centre and bus stop, were at a distance of less than 1 mile in a majority of cases while places like cinema house, shopping centres and hospital were at a distance of 2 miles and above.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered mines. In regard to employment pattern, employment history of the members employed in registered mines at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the mines though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered mines on the day preceding the date of survey. This included paid apprentices also.

#### 12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

**TABLE 12.1**  
*Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked			All
	Not reporting	Permanent employees	Other employees	
1	2	3	4	5
<b>(a) Paid employment</b>				
(i) In mines .. .. .	..	95.73	67.79	87.39
(ii) In other establishments .. .. .	..	0.20	0.50	0.29
(b) Self-employment .. .. .	..	2.40	22.00	8.25
(c) In employment but not at work .. .. .	..	1.67	1.69	1.68
<b>(d) Not in employment</b>				
(i) But seeking work .. .. .	..	..	4.29	1.28
(ii) Not seeking but available for work .. .. .	..	..	2.44	0.73
(iii) Not available for work .. .. .	..	..	1.29	0.38
Total .. .. .	..	100.00	100.00	100.00
Number of employees .. .. .	..	235	100	335

There was a clear difference in the pattern for permanent and other employees.

### 12.3. Condition of work-place

Table 12.2 gives the opinion of the worker-members of sampled families (excluding those who were on out-door duties), classified by industry-groups, about the condition of work-places.

TABLE 12.2

*Percentage distribution of employees according to opinion expressed on condition of work-places by industry group*

Condition of work-place	Industry-group		All
	Mining of coal	Rest	
1	2	3	4
<i>Temperature, humidity and ventilation</i>			
Not reporting .. ..	0.60	..	0.60
Uncomfortable .. ..	31.73	..	31.64
Tolerable or comfortable .. ..	61.68	100.00	61.79
No particular comment .. ..	5.99	..	5.97
Total ..	100.00	100.00	100.00
<i>Illumination</i>			
Not reporting .. ..	0.60	..	0.60
Too dark .. ..	21.56	..	21.49
Too bright .. ..	23.95	..	23.88
Tolerable or good .. ..	39.52	100.00	39.70
No particular comment .. ..	14.37	..	14.33
Total ..	100.00	100.00	100.00
<i>Cleanliness</i>			
Not reporting .. ..	0.60	..	0.60
Dirty .. ..	45.20	..	45.08
Fair or good .. ..	36.83	..	36.71
No particular comment .. ..	17.37	100.00	17.61
Total ..	100.00	100.00	100.00
<i>Sitting and standing arrangements</i>			
Not reporting .. ..	0.60	..	0.60
Uncomfortable .. ..	50.60	..	50.45
Comfortable .. ..	18.56	100.00	18.80
No particular comment .. ..	30.24	..	30.15
Total ..	100.00	100.00	100.00
Total number of employees ..	334	1	335



### 12.4. Amenities provided

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the mine and outside are presented in table 12.3.

TABLE 12.3

*Percentage distribution of employees according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals	0.60	45.97	53.43	100.00	63.16	26.81	5.03	100.00
Bath .. ..	0.60	49.25	50.15	100.00	64.88	33.33	1.79	100.00
Wash places ..	0.60	60.60	38.80	100.00	62.31	34.61	3.08	100.00
Drinking water ..	0.60	12.53	86.87	100.00	64.26	34.71	1.03	100.00
Rest-shelter ..	0.60	58.21	41.19	100.00	59.42	34.06	6.52	100.00
Canteen .. ..	0.60	78.20	21.20	100.00	47.89	47.89	4.22	100.00
Reading or recreation	0.60	98.80	0.60	100.00	..	100.00	..	100.00
Co-operative stores and grain shops ..	0.60	96.41	2.99	100.00	90.00	..	10.00	100.00
Technical training	0.60	97.90	1.50	100.00	..	60.00	40.00	100.00
Medical facilities arranged by employers ..	1.19	7.17	91.64	100.00	77.20	19.22	3.58	100.00
Medical facilities arranged by E.S.I.C.	..	100.00	..	100.00	..	..	..	..

### 12.5. Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

*Distribution of employees by rights and benefits under labour laws and awareness thereof*

Rights and benefits	Percentage of employees by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
1	2	3	4	5	6
<b>Mines Act</b>					
Maximum daily hours of work at normal wages .. ..	..	91.02	4.19	4.79	100.00
Rate of over time wages .. ..	0.30	52.10	15.57	32.03	100.00
Entitlement to leave with wages .. ..	1.50	65.87	17.66	14.97	100.00
Rate of leave with wages .. ..	0.90	46.71	15.57	36.82	100.00
<b>Payment of Wages Act</b>					
Payment of wages at regular intervals .. ..	..	84.13	8.38	7.49	100.00
Maximum interval at which wages can be paid .. ..	0.30	66.47	15.57	17.66	100.00
Imposition of fines—deduction from wages .. ..	0.30	29.64	21.26	48.80	100.00
Procedure for complaints .. ..	..	38.32	15.27	46.41	100.00
<b>Workmen's Compensation Act</b>					
Compensation for temporary disablement .. ..	..	62.28	19.16	18.56	100.00
Compensation for death due to work accident .. ..	..	64.97	12.57	22.46	100.00
Procedure for complaints .. ..	..	41.01	22.46	36.53	100.00
<b>Maternity Benefit Act</b>					
Leave at the time of confinement .. ..	..	82.26	12.90	4.84	100.00
Notice for getting leave .. ..	..	53.07	29.03	12.90	100.00
Can service be terminated during the period of maternity leave .. ..	..	45.16	17.74	37.10	100.00
Cash benefit provided during maternity leave .. ..	..	51.61	17.74	30.65	100.00
<b>Industrial Employment (Standing Orders) Act</b>					
Framing of procedure for recruitment, discharge, disciplinary action, etc. .. ..	..	29.57	22.87	47.56	100.00
Approval of procedure .. ..	..	16.46	20.43	63.11	100.00
Intimation of procedure to the workers .. ..	0.30	21.95	13.42	64.33	100.00
<b>Industrial Disputes Act</b>					
Lay-off compensation .. ..	..	42.94	22.53	34.53	100.00
Rate of lay-off compensation .. ..	..	20.72	12.91	66.37	100.00
Notice of retrenchment .. ..	..	51.65	14.11	34.24	100.00
Retrenchment compensation .. ..	..	52.25	13.22	34.53	100.00
<b>Employees' Provident Funds' Act and Scheme</b>					
Contribution by employer .. ..	..	73.03	9.70	17.27	100.00
Period after which the employer's contribution becomes payable .. ..	..	22.12	13.03	64.85	100.00
Accumulation of interest .. ..	0.30	52.43	7.27	40.00	100.00

12·6. *Trade union membership*

Data collected regarding association of employee members with trade unions are presented in table 12·5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of the survey was taken into account.

TABLE 12·5

*Distribution of employee-members according to membership of trade unions and other details*

Item							Percentage of employee- members
1							2
<b>Membership</b>							
Not reporting	..	..	..	..	..	..	3·88
No union	..	..	..	..	..	..	8·06
If union existing—							
(a) Member	..	..	..	..	..	..	49·55
(b) Not a member	..	..	..	..	..	..	38·51
Total							100·00
<b>Subscription paid</b>							
Not reporting or no subscription	..	..	..	..	..	..	0·60
Paying regularly	..	..	..	..	..	..	55·42
Not paying regularly	..	..	..	..	..	..	43·98
Total							100·00
<b>Rate of subscription per month</b>							
Not reporting	..	..	..	..	..	..	14·46
Less than Re. 0·25	..	..	..	..	..	..	3·61
Re. 0·25 to less than Re. 0·50	..	..	..	..	..	..	65·66
Re. 0·50 and above	..	..	..	..	..	..	16·27
Total							100·00

Of the total employee-members, about 50 per cent. were members of trade unions. Of these, about 55 per cent. were paying their subscription regularly. About 66 per cent. of them were paying Re. 0·25 to less than Re. 0·50 per month.

### 12.7. Length of service

Some information was also collected on the total length of service of each worker-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

*Percentage distribution of employee-members by industries according to length of service*

Length of service	Industry-group		
	Mining of coal	Rest	All
1	2	3	4
Not reporting .. .. .	0.60	..	0.60
Less than 1 year .. .. .	18.26	..	18.20
1 year to less than 5 years .. .. .	32.04	100.00	32.24
5 years to less than 10 years .. .. .	26.05	..	25.97
10 years to less than 20 years .. .. .	18.26	..	18.21
20 years and above .. .. .	4.79	..	4.78
Total ..	100.00	100.00	100.00
Number of employees ..	334	1	335

By and large, the employee-members of the sampled families constituted a stable labour force.

### 12.8. Service conditions

In regard to service conditions, information was obtained on shift-working, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered mines on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.

TABLE 12.7

*Percentage distribution of employee-members by industries and service conditions*

Service conditions					Industry-group		
					Mining of coal	Rest	All
1					2	3	4
<b>Shift-working</b>							
Not reporting	..	..	..	..	0.60	..	0.60
Day	..	..	..	..	34.43	100.00	34.62
Night	..	..	..	..	0.60	..	0.60
Evening	..	..	..	..	..	..	..
Rotation	..	..	..	..	64.37	..	64.18
Total					100.00	100.00	100.00
<b>Daily rest-interval</b>							
Not reporting	..	..	..	..	2.39	..	2.39
No-rest-interval	..	..	..	..	67.97	..	67.76
Half-an-hour or less	..	..	..	..	10.78	100.00	11.04
More than half-an-hour	..	..	..	..	18.86	..	18.81
Total					100.00	100.00	100.00
<b>Pay-period</b>							
Not reporting	..	..	..	..	0.60	..	0.60
Weekly	..	..	..	..	97.90	..	97.61
Fortnightly	..	..	..	..	..	..	..
Monthly	..	..	..	..	1.50	100.00	1.79
Others	..	..	..	..	..	..	..
Total					100.00	100.00	100.00
<b>Days of paid earned leave enjoyed</b>							
Not reporting	..	..	..	..	14.08	..	14.02
0 day	..	..	..	..	63.16	100.00	63.29
1 to 10 days	..	..	..	..	22.16	..	22.09
11 to 15 days	..	..	..	..	0.60	..	0.60
16 days and above	..	..	..	..	..	..	..
Total					100.00	100.00	100.00

Roughly 35 per cent. of the worker-members were working in day shifts and 64 per cent. in shifts by rotation. In regard to daily rest-intervals, about 68 per cent. of the worker-members were enjoying no rest-interval, 11 per cent. of them enjoyed rest-interval of half-an-hour or less and 19 per cent. of more than half-an-hour. As regards pay-period, about 98 per cent. of the worker-members were being paid weekly. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that over 63 per cent. of them enjoyed no leave and 22 per cent. of them enjoyed leave from 1 to 10 days. In this connection it has to be borne in mind that some of the worker-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12·9. *Social security benefits*

Data were also collected on social security benefits, e.g., under the Provident Fund and the Employees' State Insurance Schemes enjoyed by the employee-members as on the date of survey. These data are presented in table 12·8.

TABLE 12·8  
*Distribution of employee-members by social security benefits*

Schemes							Percentage of employee- members
1							2
<i>Provident Fund Scheme</i>							
Not reporting	..	..	..	..	..	..	1·79
No arrangement	..	..	..	..	..	..	..
If arrangement							
(A) Contributing	..	..	..	..	..	..	68·36
(B) Not contributing							
(a) Not interested	..	..	..	..	..	..	3·58
(b) Not eligible	..	..	..	..	..	..	26·27
<b>Total</b>							<b>100·00</b>
<i>Employees' State Insurance Scheme</i>							
Not reporting	..	..	..	..	..	..	100·00
No arrangement	..	..	..	..	..	..	..
If arrangement							
(A) Contributing	..	..	..	..	..	..	..
(B) Not contributing	..	..	..	..	..	..	..
<b>Total</b>							<b>100·00</b>

Of the total of 335 employee-members, about 68 per cent. were contributing to provident fund account either under the Employees' Provident Fund scheme or under voluntary Provident Fund Schemes introduced by the employers. Out of about 30 per cent. of employee-members who were not contributing, 26 per cent. were not eligible and the rest were not interested.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on 'enterprise and other purposes account,'—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2. *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

#### (A) *Average amount (Rs.) of saving and assets per reporting family by income classes*

Savings/assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings .. .. .	204.36	224.66	324.78	239.90
Assets .. .. .	1,088.14	1,297.42	1,586.63	1,327.65
Total .. .. .	1,292.50	1,522.08	1,911.41	1,567.55

#### (B) *Percentage distribution of savings and assets by form and income classes*

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>(i) Savings</i>				
<i>(a) On family account</i>				
Life Insurance premium paid .. .. .	8.31	8.67	10.28	8.89
Provident Fund—own contribution .. .. .	7.43	5.97	6.44	6.17
Provident Fund—employers' contribution .. .. .	0.07	0.12	0.17	0.13
Saving (bank, postal and cash in hand) .. .. .	..	..	0.10	0.02
Others .. .. .	..	..	..	..
Total .. .. .	15.81	14.76	16.99	15.30
<i>(b) On enterprise and other purposes account</i>				
.. .. .	..	..	..	..

TABLE 13·1—*contd.*

1	2	3	4	5
<b>(ii) Assets</b>				
<b>(a) On family account</b>				
Land .. .. .	41·85	53·20	51·17	51·92
Building .. .. .	32·18	25·03	24·75	25·52
Jewellery and ornaments .. .. .	3·41	2·76	3·13	2·89
Others .. .. .	6·75	4·25	3·96	4·37
<b>Total ..</b>	<b>84·19</b>	<b>85·24</b>	<b>83·01</b>	<b>84·70</b>
<b>(b) On enterprise and other purposes account</b>				
<b>GRAND TOTAL ..</b>	<b>100·00</b>	<b>100·00</b>	<b>100·00</b>	<b>100·00</b>
<b>Total number of reporting families .. ..</b>	<b>22</b>	<b>177</b>	<b>41</b>	<b>240</b>

All the sampled families reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 240 and of assets per reporting family to Rs. 1,328 giving a total of Rs. 1,568. Thus, savings formed about 15 per cent. and assets about 85 per cent. of the total amount under both savings and assets held by the reporting families. Both savings and assets were held on family account.

### 13·3. *Extent of savings and assets*

Table 13·2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13·2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60 - <120	120 and above	All
1	2	3	4	5
Not reporting .. .. .	..	..	..	..
No savings and assets .. .. .	4·55	10·17	4·88	8·75
Below Rs. 200 .. .. .	4·55	2·82	7·32	3·75
Rs. 200 to below Rs. 500 .. .. .	18·18	15·25	17·07	15·83
Rs. 500 to below Rs. 1,500 .. .. .	22·72	36·73	34·13	35·00
Rs. 1,500 to below Rs. 2,500 .. .. .	27·28	18·08	12·20	17·92
Rs. 2,500 to below Rs. 3,500 .. .. .	22·72	10·74	2·44	10·42
Rs. 3,500 to below Rs. 4,500 .. .. .	..	1·13	12·20	2·92
Rs. 4,500 and above .. .. .	..	5·08	9·76	5·41
<b>Total ..</b>	<b>100·00</b>	<b>100·00</b>	<b>100·00</b>	<b>100·00</b>



Taking all income classes together, about 9 per cent. of the families had no savings and assets. Thirty-five per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500.

#### 13.4. *Possession of durable articles and live-stock*

In addition to savings and assets, data were also collected on certain selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and live-stock and number of articles, etc. possessed*

Durable articles and live-stock					Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1					2	3	4	5
Table	..	..	..	..	2	0.83	2	1.00
Chair	..	..	..	..	2	0.83	3	1.50
Sewing-machine	..	..	..	..	1	0.42	1	1.00
Clock, time-piece	..	..	..	..	1	0.42	1	1.00
Cot	..	..	..	..	203	84.59	390	1.92
Chouki	..	..	..	..	5	2.08	6	1.20
Fountain pen	..	..	..	..	6	2.50	6	1.00
Wrist watch	..	..	..	..	6	2.50	6	1.00
Bicycle	..	..	..	..	2	0.83	2	1.00
Cow, buffalo	..	..	..	..	45	18.75	100	2.22
Goat	..	..	..	..	2	0.83	5	2.50

It would appear from the above table that the possession of somewhat costly durable articles, such as, fountain pen, wrist watch, etc., and live stock was not very uncommon among the working class families surveyed.

#### 13.5. *Extent of indebtedness*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

*Percentage distribution of families by amount of debt and income classes.*

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. ..	42.85	40.82	22.22	36.49
Rs. 50 to less than Rs. 100 .. ..	28.57	12.24	5.56	12.16
Rs. 100 to less than Rs. 150 .. ..	..	20.42	22.22	18.92
Rs. 150 to less than Rs. 250 .. ..	14.29	12.24	27.77	16.22
Rs. 250 to less than Rs. 500 .. ..	14.29	8.16	16.67	10.31
Rs. 500 to less than Rs. 1,000 .. ..	..	4.08	..	2.70
Rs. 1,000 to less than Rs. 2,000 .. ..	..	2.04	5.56	2.70
Total .. ..	100.00	100.00	100.00	100.00
Total number of families reporting debt	7	49	18	74

Taking all families together, about 36 per cent. reported debt of less than Rs. 50, roughly 31 per cent. of Rs. 50 to less than Rs. 150, about 27 per cent. of Rs. 150 to less than Rs. 500 and the rest of Rs. 500 and above.

### 13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
<b>(A) On family account</b>			
Festival .. ..	14.87	13.54	4.60
Marriage .. ..	21.32	21.87	41.33
Funeral .. ..	6.76	5.21	8.52
Sickness .. ..	12.16	13.54	6.00
Unemployment or lay-off .. ..	5.41	9.38	3.86
Current deficit .. ..	24.32	23.96	13.00
Inherited debt .. ..	2.70	2.08	9.35
Others .. ..	8.76	5.21	9.48
Total .. ..	97.30	94.79	96.14
<b>(B) On enterprise and other purposes account</b>			
Purchase of other assets .. ..	1.35	2.08	1.07
Others .. ..	1.35	3.13	2.79
Total .. ..	2.70	5.21	3.86
GRAND TOTAL .. ..	100.00	100.00	100.00
Absolute totals .. ..	74	96	10,754 (Rupees)

Out of the total of 240 sampled families, 74 or about 31 per cent. reported debt on the date of survey. Out of the families reporting debt about, 97 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account.'

### 13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

Source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loans	Per-centage of loans	Nature of security	Per-centage of loans	Rate of interest	Per-centage of loans	Type of instalment	Per-centage of loans
1	2	3	4	5	6	7	8
Not reporting	1.04	No security	91.67	Not reporting	2.08	Not reporting	52.08
Employers	1.04	Ornaments and jewellery	2.08	No interest	20.83	Weekly	28.13
Money-lenders	76.04			Less than 6% 6% to less than 12½%	7.29 13.54	Monthly Others	10.42 9.37
Shopkeepers	5.21	Others	6.25	12½% to less than 25%	8.34		
Friends and relatives	16.67			25% to less than 50% 50% and above	11.46 36.46		
Total	100.00		100.00		100.00		100.00

Loans were mainly taken from money-lenders (76 per cent.) and friends and relatives (17 per cent). About 92 per cent. of total loans were taken against no security. The highest rate of interest i.e, 50 per cent. and above was paid in case of about 36 per cent. of loans. Interest at the rate of 6 per cent. to less than 12½ per cent. was paid in case of about 14 per cent. of loans. Roughly 28 per cent. of loans were to be repaid in weekly instalments.

## SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Jharia centre to about 1.07 lakhs. Of the total families, about 43 per cent. consisted of single-member, 21 per cent. of two to three members, 21 per cent. of four to five members, 11 per cent. of six to seven members and the remaining 4 per cent. consisted of more than 7 members. By family type, about 43 per cent. consisted of unmarried earner and husband or wife, i.e. single workers with dependants living elsewhere. Next in order were those consisting of husband, wife and children (23 per cent.); husband, wife, children and other members (13 per cent.); husband and wife (5 per cent.); unmarried earner and other members (1 per cent.) and the rest (15 per cent.).

The average size of the family was 2.94 persons. Of these, 1.24 were earners, 0.03 earning dependants and 1.67 non-earning dependants. Of the earners, 1.07 were adult men and 0.17 adult women. About 78 per cent. of the families had only one income recipient. On an average, a family had 1.68 dependants living with it and 0.98 dependants living elsewhere.

The average monthly income worked out to Rs. 100.63 per family and Rs. 34.22 per capita. The largest number of families (about 44 per cent. of the total) came within the income class 'Rs. 60 to less than Rs. 90.' The families with an income of Rs. 210 and above per month formed 2.54 per cent. of the total. Broadly the income of large-sized families was higher.

Of the average monthly income of Rs. 100.63, income from paid employment accounted for Rs. 96.37 or about 96 per cent., income from self-employment for Rs. 1.71 or about 2 per cent. and income from other sources such as rent from land, house, pension, cash assistance, gifts, concession, etc., for Rs. 2.55 or about 2 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 102.81 per family, Rs. 34.96 per capita and Rs. 41.62 per adult consumption unit. As the size of the family increased a larger percentage of families came in higher expenditure classes.

Of the average monthly expenditure of Rs. 102.81 per family, consumption expenditure accounted for Rs. 89.29, the rest being accounted for by non-consumption outgo like taxes, interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 57.36 or 64 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally showed a tendency to decline with rise in per capita income.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Jharia revealed that the overall nutritive value of the diet was poor and there was need for improvement. Increased intake of cereals, leafy vegetables, and intake of atleast skimmed milk especially by the children, pregnant and nursing women would help to overcome the deficiencies in respect of calories, vitamin 'A', and calcium.

#### 14.2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Jharia, 89\* per cent. of all members (aged 5 years and above) were illiterate and about \*9 per cent. had received education upto or below primary standard. About 4 per cent. of family members (aged 5 years and above) were receiving education. Among children (5 to 14 years of age) this percentage was about 16. The reasons for not receiving education in case of children were reported to be mainly financial difficulties, domestic difficulties and attending to family enterprise.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular among the families.

A majority of working class families were living in chawls/bustees, mostly pucca buildings provided by the employers. The accommodation occupied by them generally consisted of one living room with no provision of kitchen, store, bath and latrine. In most cases there were arrangements for tap water supply though outside the dwelling. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, cinema house and hospital were in most cases at a distance of more than 2 miles from their dwellings.

A majority of employee-members of the sampled families were in permanent employment in mines. About 49 per cent. of the employees had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 35 per cent. of the employee-members were working in day shifts and about 64 per cent. in different shifts by rotation. About 30 per cent. of the employee-members were enjoying daily rest-interval and a large majority of them were enjoying daily rest-interval of more than half-an-hour. Most of the employee-members were being paid weekly. Paid earned leave was being enjoyed by 23 per cent. of employee-members. A large majority of the employee-members were covered by the Provident Fund Scheme.

All the sampled families reported savings and assets on the date of survey. Savings formed about 15 per cent. and assets about 85 per cent. of the total amount under savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to Rs. 240 and Rs. 1,328 respectively.

About 36 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

## APPENDIX F

### *List of Centres covered under Family Living Survey among Industrial Workers during 1958-59*

#### **A. Factory Centres**

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar.

28. Yamunanagar

29. Jaipur

30. Ajmer

31. De'hi

32. Srinagar

#### **B. Mining Centres**

33. Jharia

34. Kodarma

35. Noamundi

36. Balrghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

#### **C. Plantation Centres**

41. Lahar

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

## APPENDIX II

### *Average monthly expenditure—item-wise—per family*

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(A) CONSUMPTION EXPENDITURE</b>				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Paddy .. .. .	..	..	1	0.11
Rice .. .. .	201	7.81	824	23.26
Wheat .. .. .	30	0.52	210	1.63
Wheat atta .. .. .	142	2.08	505	3.47
Bajra .. .. .	..	..	2	0.02
Maize .. .. .	..	..	3	0.02
Maize atta .. .. .	..	..	1	0.00
Barley .. .. .	..	..	1	0.00
Ragi .. .. .	..	..	1	0.61
Gram .. .. .	16	0.06	46	0.08
Gram atta .. .. .	3	0.01	10	0.01
Sattu .. .. .	2	0.02	6	0.02
Chira, muri, khoi, lawa .. .. .	1	0.00	7	0.02
Maida .. .. .	..	..	1	0.00
Suji, rawa .. .. .	1	0.01	3	0.01
Bread .. .. .	1	0.01	2	0.00
Biscuit .. .. .	..	..	2	0.00
Grinding and other charges .. .. .	80	0.03	208	0.11
Sub-total: cereals, etc. .. .. .	205	10.55	829	28.77
<i>Pulses and products</i>				
Arhar .. .. .	201	1.66	820	3.36
Gram .. .. .	8	0.04	25	0.04
Moong .. .. .	2	0.01	12	0.03
Masur .. .. .	9	0.02	65	0.11
Urd .. .. .	4	0.01	11	0.01
Khesari .. .. .	..	..	2	0.00
Pulse products .. .. .	..	..	3	0.01
Sub-total: pulses, etc. .. .. .	202	1.74	822	3.56

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Oil seeds, oils and fats</i>					
Mustard oil .. .. .	205	1·32	829	2·67	
Coconut oil .. .. .	..	..	2	0·00	
Vanaspati .. .. .	2	0·01	31	0·04	
Sub-total: oil seeds, etc. .. .. .	205	1·34	828	2·71	
<i>Meat, fish, eggs</i>					
Goat meat .. .. .	175	1·79	681	3·10	
Beef .. .. .	1	0·00	6	0·01	
Mutton .. .. .	..	..	2	0·01	
Pork .. .. .	..	..	3	0·01	
Buffalo meat .. .. .	1	0·00	4	0·01	
Bacon .. .. .	10	0·06	100	0·37	
Poultry .. .. .	2	0·01	13	0·04	
Bird meat .. .. .	..	..	1	0·00	
Other meat .. .. .	..	..	2	0·00	
Fresh fish .. .. .	25	0·18	153	0·43	
Eggs hen .. .. .	2	0·01	17	0·03	
Eggs duck .. .. .	..	..	1	0·00	
Sub-total: meat, fish, etc. .. .. .	183	2·05	757	4·01	
<i>Milk and products</i>					
Milk cow .. .. .	52	0·86	214	1·65	
Milk buffalo .. .. .	63	1·05	212	1·26	
Curd .. .. .	8	0·02	17	0·02	
Channa .. .. .	1	0·00	1	0·00	
Ghee-cow .. .. .	1	0·01	11	0·06	
Ghee-buffalo .. .. .	14	0·19	52	0·25	
Powdered milk .. .. .	..	..	3	0·00	
Other milk and milk products .. .. .	1	0·03	3	0·05	
Sub-total: milk, etc. .. .. .	115	2·16	432	3·29	
<i>Condiments and spices</i>					
Salt .. .. .	204	0·09	829	0·19	
Turmeric .. .. .	154	0·08	734	0·18	
Chillies—green .. .. .	30	0·01	168	0·03	
Chillies—dry .. .. .	141	0·18	682	0·41	
Tamarind .. .. .	..	..	7	0·00	
Onion .. .. .	191	0·33	797	0·62	
Garlic .. .. .	87	0·05	418	0·10	



APPENDIX II—*contd.*

					1	2	3	4	5
Coriander	..	..	..	..	84	0.05	452	0.13	
Ginger	..	..	..	..	3	0.00	22	0.00	
Pepper	..	..	..	..	25	0.02	135	0.06	
Methi	..	..	..	..	2	0.00	7	0.00	
Saffron	..	..	..	..	..	..	8	0.00	
Mustard	..	..	..	..	4	0.00	43	0.01	
Jira	..	..	..	..	5	0.00	13	0.00	
Cloves	..	..	..	..	..	..	1	0.00	
Elaichi	..	..	..	..	..	..	1	0.00	
Mixed spices	..	..	..	..	182	0.37	749	0.56	
Other spices and condiments	..	..	..	..	..	..	4	0.00	
Sub-total: condiments, etc.	..	..	..	..	205	1.18	829	2.29	
<i>Vegetables and products</i>									
Potato	..	..	..	..	203	0.96	811	1.71	
Muli, turnip, radish	..	..	..	..	5	0.01	39	0.02	
Arum	..	..	..	..	7	0.01	43	0.03	
Other root vegetables	..	..	..	..	20	0.05	76	0.07	
Brinjal	..	..	..	..	128	0.23	600	0.50	
Cauliflower	..	..	..	..	26	0.05	160	0.15	
Cabbage	..	..	..	..	10	0.02	48	0.03	
Jack fruit	..	..	..	..	3	0.00	34	0.02	
Ladies finger	..	..	..	..	18	0.04	60	0.04	
Tomato	..	..	..	..	57	0.07	268	0.14	
Cucumber	..	..	..	..	..	..	2	0.00	
Pumpkin	..	..	..	..	20	0.03	101	0.07	
Gourd	..	..	..	..	15	0.02	56	0.04	
Karela	..	..	..	..	37	0.07	116	0.08	
Bean	..	..	..	..	11	0.01	61	0.03	
Pea	..	..	..	..	..	..	15	0.01	
Other non-leafy vegetables	..	..	..	..	69	0.23	287	0.36	
Palak	..	..	..	..	41	0.04	162	0.07	
Amaranth chalai	..	..	..	..	9	0.01	62	0.03	
Other leafy vegetables	..	..	..	..	8	0.01	41	0.02	
Pickle and preservatives	..	..	..	..	2	0.00	4	0.00	
Other vegetable products	..	..	..	..	1	0.00	2	0.00	
Sub-total: vegetables, etc.	..	..	..	..	203	1.86	826	3.43	

APPENDIX II—*contd.*

					1	2	3	4	5
<i>Fruits and products</i>									
Banana, plantain	..	..	..	..	33	0.04	142	0.09	
Orange	..	..	..	..	8	0.02	35	0.04	
Lemon	..	..	..	..	31	0.04	75	0.04	
Mango	..	..	..	..	15	0.12	58	0.14	
Jack fruit	..	..	..	..	..	..	1	0.00	
Pineapple	..	..	..	..	..	..	1	0.00	
Coconut	..	..	..	..	..	..	9	0.00	
Apple	..	..	..	..	..	..	2	0.00	
Dried fruits	..	..	..	..	..	..	5	0.01	
Other fruits	..	..	..	..	1	0.00	5	0.00	
Sub-total: fruits, etc.	..	..	..	..	74	0.22	262	0.32	
<i>Sugar, honey and related products</i>									
Sugar-crystal	..	..	..	..	186	0.98	709	1.70	
Sugar-deshi	..	..	..	..	1	0.01	1	0.00	
Gur	..	..	..	..	38	0.15	131	0.16	
Honey	..	..	..	..	..	..	1	0.00	
Sugar-candy	..	..	..	..	3	0.00	7	0.00	
Sub-total: sugar, etc.	..	..	..	..	213	1.14	766	1.86	
<i>Pan, supari</i>									
Pan leaf	..	..	..	..	7	0.01	44	0.06	
Pan finished	..	..	..	..	226	0.86	614	0.82	
Supari	..	..	..	..	5	0.03	38	0.05	
Lime	..	..	..	..	14	0.00	58	0.01	
Katha	..	..	..	..	3	0.01	32	0.03	
Sub-total: pan, etc.	..	..	..	..	238	0.91	675	0.97	
<i>Tobacco and products</i>									
Bidi	..	..	..	..	158	0.81	480	0.89	
Cigarette	..	..	..	..	1	0.02	13	0.04	
Zarda, kimam, surti	..	..	..	..	16	0.06	46	0.07	
Cigar, cheroot	..	..	..	..	1	0.00	1	0.00	
Chewing tobacco	..	..	..	..	154	0.77	478	0.78	
Smoking tobacco	..	..	..	..	2	0.01	21	0.03	
Leaf tobacco	..	..	..	..	5	0.01	13	0.01	
Hukka tobacco prepared	..	..	..	..	9	0.03	71	0.06	
Others	..	..	..	..	2	0.00	12	0.01	
Sub-total: tobacco, etc.	..	..	..	..	285	1.71	854	1.89	

APPENDIX II—*contd.*

					1	2	3	4	5
<i>Alcoholic beverages and intoxicants</i>									
Toddy, neera	..	..	..	..	..	..	..	2	0.01
Country liquor	..	..	..	..	..	138	2.12	470	2.65
Ganja	..	..	..	..	..	12	0.09	28	0.08
Phang	..	..	..	..	..	3	0.01	10	0.01
Others	..	..	..	..	..	25	0.30	104	0.43
Sub-total: alcoholic beverages, etc.	..	..	..	..	..	165	2.61	548	3.18
<i>Non-alcoholic beverages</i>									
Tea leaf	..	..	..	..	..	96	0.28	484	0.52
Cocoa	..	..	..	..	..	..	..	1	0.00
Sub-total: non-alcoholic beverages	..	..	..	..	..	96	0.28	484	0.52
<i>Prepared meals and refreshments</i>									
Meals	..	..	..	..	..	122	10.19	132	4.78
Snack—saltish	..	..	..	..	..	190	0.57	591	0.57
Snack—sweet	..	..	..	..	..	178	0.53	505	0.62
Hot drink tea	..	..	..	..	..	214	0.71	596	0.64
Cold drink	..	..	..	..	..	..	..	1	0.00
Others	..	..	..	..	..	..	..	2	0.00
Sub-total: prepared meals, etc.	..	..	..	..	..	274	12.00	792	6.61
Total: food	..	..	..	..	..	..	34.52	..	57.36
Tobacco, pan, supari and intoxicants	..	..	..	..	..	..	5.23	..	6.04
Total: food, beverages, etc.	..	..	..	..	..	314	39.75	959	63.40
<b>FUEL AND LIGHT</b>									
Firewood and chips	..	..	..	..	..	9	0.02	46	0.09
Coal and coke	..	..	..	..	..	209	2.03	832	3.16
Saw dust	..	..	..	..	..	..	..	2	0.00
Kerosen oil—fuel	..	..	..	..	..	4	0.00	17	0.01
Kerosene oil—lighting	..	..	..	..	..	278	0.50	883	0.69
Electricity—fuel	..	..	..	..	..	1	0.01	1	0.00
Electricity—lighting	..	..	..	..	..	2	0.01	9	0.02
Dung cake	..	..	..	..	..	1	0.00	8	0.01
Match box	..	..	..	..	..	219	0.14	741	0.17
Others	..	..	..	..	..	..	..	2	0.01
Total: fuel and light	..	..	..	..	..	308	2.76	940	4.16

APPENDIX II—*contd.*

1					2	3	4	5
<b>HOUSING</b>								
<i>Rent for housing and water charges</i>								
Rent for residential house	..	..	..	..	8	0.10	27	0.16
Rent for residential land	..	..	..	..	1	0.01	15	0.03
Rent for house	..	..	..	..	317	4.79	932	5.67
Water charges	..	..	..	..	1	0.00	3	0.02
Sub total: rent for housing and water charges					325	4.90	959	5.88
<i>House repairs and upkeep</i>								
Repairs	..	..	..	..	..	..	3	0.12
Others	..	..	..	..	..	..	1	0.02
Sub-total: house repairs and upkeep					..	..	4	0.14
<i>Furniture and furnishing</i>								
Bedstead, cot	..	..	..	..	1	0.01	7	0.05
Mat, mattress, durrie	..	..	..	..	3	0.05	10	0.05
Sub-total: furniture, etc.					4	0.06	17	0.10
<i>Household appliances and utilities</i>								
Box, trunk	..	..	..	..	2	0.06	6	0.04
Suitcase, attache case	..	..	..	..	..	..	5	0.01
Utensil—earthenware	..	..	..	..	82	0.12	319	0.17
Utensil—iron	..	..	..	..	2	0.01	6	0.01
Utensil—bell metal	..	..	..	..	3	0.07	12	0.08
Utensil—aluminium	..	..	..	..	14	0.90	28	0.09
Utensil—glass	..	..	..	..	2	0.01	..	..
Utensil—copper	..	..	..	..	..	..	1	0.00
Utensil—brass	..	..	..	..	..	..	9	0.05
Utensil—others	..	..	..	..	..	..	3	0.05
Glass ware	..	..	..	..	1	0.01	3	0.11
China ware	..	..	..	..	1	0.01	1	0.00
Bucket	..	..	..	..	1	0.00	4	0.00
Broom	..	..	..	..	22	0.04	142	0.04
Lock	..	..	..	..	1	0.01	4	0.01
Cutlery	..	..	..	..	..	..	2	0.00
Lantern, lamp	..	..	..	..	1	0.01	2	0.01
Household tools	..	..	..	..	1	0.01	1	0.00
Other household appliances, etc.	..	..	..	..	1	0.00	4	0.00
Sub-total: household appliances, etc.					110	0.25	426	0.57

APPENDIX II—*contd.*

					1	2	3	4	5
<i>Household services</i>									
Food expenditure on servants	..	..	..	..	..	..	1	0.02	
Sweepers ..	..	..	..	..	1	0.00	2	0.00	
Others ..	..	..	..	..	..	..	1	0.01	
Sub-total: household services ..	..	..	..	..	1	0.00	4	0.03	
Total: housing, etc.	..	..	..	..	325	5.41	959	6.72	
CLOTHING, BEDDING, FOOTWEAR, ETC.									
<i>Clothing (ready-made)</i>									
Dhoti ..	..	..	..	..	70	1.51	205	1.61	
Lungi ..	..	..	..	..	16	0.19	23	0.10	
Pyjama ..	..	..	..	..	..	..	2	0.00	
Trousers ..	..	..	..	..	..	..	2	0.01	
Half pants ..	..	..	..	..	..	..	16	0.04	
Waist coat, jacket, jawahar coat	..	..	..	..	..	..	1	0.00	
Vest ..	..	..	..	..	2	0.01	2	0.00	
Bush shirts ..	..	..	..	..	..	..	5	0.03	
Shirt, kamiz, kurta	..	..	..	..	12	0.14	48	0.20	
Ganji, banian ..	..	..	..	..	24	0.12	54	0.09	
Sari ..	..	..	..	..	12	0.34	191	1.66	
Blouse, choli ..	..	..	..	..	1	0.01	31	0.07	
Chemise ..	..	..	..	..	1	0.01	3	0.01	
Petticoat ..	..	..	..	..	..	..	4	0.01	
Salwar ..	..	..	..	..	..	..	1	0.00	
Frocks ..	..	..	..	..	..	..	16	0.04	
Under garments (underwear, langot) ..	..	..	..	..	..	..	3	0.00	
Chaddar, angabastram ..	..	..	..	..	12	0.16	31	0.17	
Towel ..	..	..	..	..	..	..	1	0.00	
Gamcha ..	..	..	..	..	31	0.15	64	0.10	
Handkerchief ..	..	..	..	..	1	0.00	2	0.00	
Shawl, wrapper, scarf ..	..	..	..	..	..	..	1	0.03	
Sweater, pullover ..	..	..	..	..	..	..	4	0.04	
Other shirting and coating ..	..	..	..	..	2	0.02	2	0.01	
Other cloth ..	..	..	..	..	..	..	2	0.01	
Other hosiery garments ..	..	..	..	..	..	..	1	0.00	
Other miscellaneous clothing ..	..	..	..	..	1	0.01	1	0.00	
Sub-total: clothing (ready-made) ..	..	..	..	..	113	2.67	363	4.23	
<i>Clothing (non-ready-made)</i>									
Dhoti ..	..	..	..	..	7	0.12	19	0.14	
Lungi ..	..	..	..	..	7	0.05	13	0.05	
Pyjama ..	..	..	..	..	2	0.03	8	0.03	
Trousers ..	..	..	..	..	1	0.01	7	0.04	
Half-pants ..	..	..	..	..	2	0.01	18	0.05	
Waist coat, jacket, jawahar coat	..	..	..	..	..	..	1	0.01	
Bush shirt ..	..	..	..	..	..	..	1	0.01	
Shirt, kamiz, kurta ..	..	..	..	..	19	0.34	88	0.47	

APPENDIX II—*con'd.*

					1	2	3	4	5
Coat, over coat	..	..	..	..	1	0.03	1	0.01	
Ganji, banian	..	..	..	..	3	0.01	4	0.01	
Sari	..	..	..	..	..	..	18	0.16	
Blouse, choli	..	..	..	..	1	0.00	29	0.05	
Chemise	..	..	..	..	..	..	1	0.00	
Petticoat	..	..	..	..	..	..	8	0.03	
Duppata, urani	..	..	..	..	1	0.01	2	0.01	
Frocks	..	..	..	..	..	..	9	0.03	
Under-garments (underwear, langot)	..	..	..	..	2	0.01	2	0.00	
Chaddar, angabastram	..	..	..	..	3	0.05	6	0.03	
Gamcha	..	..	..	..	3	0.01	6	0.01	
Shawl, wrapper, scarf	..	..	..	..	2	0.01	2	0.01	
Longcloth	..	..	..	..	1	0.01	11	0.05	
Mulmul	..	..	..	..	3	0.05	4	0.03	
Poplin	..	..	..	..	10	0.24	25	0.16	
Other shirting and coating	..	..	..	..	11	0.18	31	0.19	
Other cloth	..	..	..	..	8	0.10	25	0.01	
Sub-total: clothing (non-ready-made)	..	..	..	..	60	1.27	196	1.68	
<i>Bedding</i>									
Bed sheet	..	..	..	..	4	0.06	7	0.04	
Pillow	..	..	..	..	1	0.01	2	0.00	
Durrie	..	..	..	..	..	..	4	0.02	
Blanket, rug	..	..	..	..	6	0.25	13	0.19	
Bedding cloth	..	..	..	..	1	0.01	1	0.00	
Others	..	..	..	..	1	0.03	5	0.06	
Sub-total: bedding	..	..	..	..	11	0.36	29	0.31	
<i>Foot-wear</i>									
Shoes	..	..	..	..	20	0.66	60	0.64	
Sandals	..	..	..	..	1	0.00	4	0.01	
Chappals	..	..	..	..	5	0.04	11	0.03	
Slippers	..	..	..	..	..	..	1	0.00	
Socks	..	..	..	..	1	0.00	3	0.01	
Others	..	..	..	..	..	..	1	0.00	
Sub-total: footwear	..	..	..	..	26	0.70	74	0.69	
<i>Miscellaneous</i>									
Washerman	..	..	..	..	20	0.08	57	0.08	
Washing soap	..	..	..	..	323	1.45	948	1.79	
Soda	..	..	..	..	20	0.03	172	0.09	
Tailoring, mending and darning	..	..	..	..	40	0.18	131	0.22	
Repair and maintenance of footwear	..	..	..	..	..	..	2	0.00	
Sub-total: miscellaneous	..	..	..	..	324	1.74	957	2.18	
Total: clothing, bedding, etc.	..	..	..	..	324	6.74	957	9.09	

APPENDIX II—*con'd.*

1	2	3	4	5
<b>MISCELLANEOUS</b>				
<i>Medical care</i>				
Doctor's fee .. .. .	..	..	14	0 08
Medicine .. .. .	8	0·09	66	0·93
Nurse, mid-wife .. .. .	..	..	2	0 02
Sub-total: medical care .. .. .	8	0 09	66	1 03
<i>Personal care</i>				
Hair oil, pomade, hair cream .. .. .	296	0·52	925	0·72
Hair lotion, shampoo, etc. .. .. .	3	0·01	9	0 01
Barber .. .. .	312	0·73	907	0·84
Snuff, face cream, wax, etc. .. .. .	2	0·01	8	0·01
Toilet soap .. .. .	96	0·23	284	0·29
Soap nut .. .. .	1	0·00	7	0·01
Comb, hairbrush .. .. .	13	0 00	48	0 01
Mirror .. .. .	4	0 00	20	0 01
Face powder .. .. .	..	..	1	0 00
Tooth paste .. .. .	3	0 01	3	0·01
Tooth powder .. .. .	..	..	2	0·00
Neem and similar stick .. .. .	74	0 03	228	0·04
Blade .. .. .	4	0·00	7	0 00
Others .. .. .	1	0 00	63	0·05
Sub-total: personal care .. .. .	325	1·57	959	2 00
<i>Education and reading</i>				
School and college fees .. .. .	..	..	31	0 13
Books—school .. .. .	..	..	19	0·07
Books—general .. .. .	1	0·01	2	0·00
Stationery—all kinds .. .. .	..	..	20	0·03
Private tuition .. .. .	..	..	9	0·04
Periodical and journal .. .. .	1	0·00	2	0·00
Others .. .. .	..	..	4	0·04
Sub-total: education and reading .. .. .	2	0·01	59	0 21
<i>Recreation and amusement</i>				
Cinema .. .. .	57	0·38	181	0·46
Toy .. .. .	1	0·00	7	0·01
Fair and fair .. .. .	6	0·03	16	0·02
Chance games and lottery .. .. .	1	0·00	1	0·00
Others .. .. .	..	..	5	0·01
Sub-total: recreation and amusement .. .. .	62	0·41	201	0·50

APPENDIX II—*contd.*

1						2	3	4	5
<i>Transport and communication</i>									
Rail	..	..	..	..	..	19	0.29	60	0.29
Bus	..	..	..	..	..	53	0.46	157	0.41
Tram	..	..	..	..	..	..	..	1	0.00
Rickshaw	..	..	..	..	..	2	0.01	7	0.01
Horse cab	..	..	..	..	..	1	0.00	2	0.00
Taxi	..	..	..	..	..	1	0.00	4	0.02
Repair charges	..	..	..	..	..	..	..	1	0.02
Postage (including telegram and money order)	..	..	..	..	..	41	0.06	65	0.04
Others	..	..	..	..	..	1	0.00	1	0.00
Sub-total: transport and communication						106	0.82	258	0.79
<i>Subscription</i>									
Trade union	..	..	..	..	..	51	0.08	158	0.13
Religious	..	..	..	..	..	21	0.09	63	0.13
Gift and charity	..	..	..	..	..	22	0.07	66	0.19
Ceremonials not elsewhere covered	..	..	..	..	..	13	0.05	54	0.75
Others	..	..	..	..	..	2	0.00	6	0.00
Sub-total: subscription						94	0.29	298	1.20
<i>Personal effects and other expenses</i>									
Ornaments (other than precious glass)	..	..	..	..	..	..	..	1	0.00
Ornaments others	..	..	..	..	..	1	0.00	7	0.01
Fountain pen	..	..	..	..	..	1	0.02	4	0.01
Umbrella	..	..	..	..	..	2	0.05	3	0.02
Other personal effects	..	..	..	..	..	1	0.00	1	0.00
Repair and maintenance	..	..	..	..	..	..	..	1	0.00
Pocket expenses not elsewhere covered	..	..	..	..	..	6	0.02	16	0.04
Other miscellaneous expenses	..	..	..	..	..	6	0.01	12	0.01
Sub-total: personal effects, etc.						15	0.10	41	0.09
Total: miscellaneous						..	3.29	..	5.92
Total: CONSUMPTION EXPENDITURE						..	57.95	..	89.29
(B) NON-CONSUMPTION EXPENDITURE									
<i>Taxes</i>									
Municipal tax	..	..	..	..	..	..	..	1	0.01
Chowkidari tax	..	..	..	..	..	..	..	1	0.00
Others	..	..	..	..	..	..	..	1	0.00
Sub-total: taxes						..	..	3	0.01
<i>Interest, litigation, remittances</i>									
Interest paid on loan	..	..	..	..	..	19	0.33	127	0.81
Remittances to dependants	..	..	..	..	..	240	22.60	372	12.70
Sub-total: interest, etc.						243	22.93	462	13.51



APPENDIX II—*concl'd.*

	1	2	3	4	5
<i>Savings and investments</i>					
Ornaments—gold .. .. .	..	..	..	3	0.11
Ornaments—silver .. .. .	..	..	..	8	0.22
Live-stock .. .. .	..	..	..	2	0.06
Gold and silver ware .. .. .	..	..	..	1	0.02
Land and building (including pump tanks) ..	..	2	0.54	6	1.08
Sewing machine .. .. .	..	1	0.74	1	0.32
Tool .. .. .	..	..	..	1	0.00
Life insurance premium .. .. .	..	1	0.13	2	0.08
Provident fund contribution .. .. .	..	194	2.83	660	3.75
Bank and postal savings .. .. .	..	..	..	1	0.08
Loan advanced .. .. .	..	2	0.13	3	0.07
Shares and securities .. .. .	..	1	0.01	1	0.01
Others .. .. .	..	52	3.38	176	3.91
Sub-total: savings and investments .. .. .	..	218	7.76	726	9.68
<i>Debts repaid</i>					
Debts repaid .. .. .	..	11	0.59	49	0.67
Sub-total : debts repaid .. .. .	..	11	0.59	49	0.67
Total: NON-CONSUMPTION EXPENDITURE ..	..	..	31.28	..	23.87

## SUMMARY

<i>Consumption expenditure</i>					
Food .. .. .	..	314	34.52	959	57.36
Tobacco, pan, supari and intoxicants .. .. .	..	..	5.23	..	6.04
Fuel and light .. .. .	..	308	2.76	940	4.16
Housing .. .. .	..	325	5.41	959	6.72
Clothing, bedding, etc. .. .. .	..	324	6.74	957	9.09
Miscellaneous .. .. .	..	2	3.29	..	5.92
Total .. .. .	..	..	57.95	..	89.29
<i>Non-consumption expenditure</i>					
Interest and litigation .. .. .	..	19	0.33	127	0.82
Remittances to dependants .. .. .	..	240	22.60	372	12.70
Savings and investments .. .. .	..	218	7.76	726	9.68
Debts repaid .. .. .	..	11	0.59	49	0.67
Total .. .. .	..	..	31.28	..	23.87





